

Hafa Adai!

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Skimmers found in 2 FHB ATMs

By FRAULEINE VILLANUEVA-DIZON
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REPORTER

A fraud alert was issued by First Hawaiian Bank for Saipan automated teller machine card holders after the bank identified automated teller machines, or ATMs, believed to be involved in a skimming incident which resulted in numerous unauthorized bank transactions on Monday—the first time that such an incident happened in the CNMI that could also have repercussions to other banks in the Commonwealth.

» **Bank emphasizes 'system network not compromised'**
» **Non-FHB cardholders who used tampered machines may also be compromised**



Chris Dods

In a phone interview with *Saipan Tribune*, FHB executive vice president Chris Dods clarified that they were not "hacked."

See SKIMMERS on Page 4

GUN CONTROL BILL heads back to Senate

By DENNIS B. CHAN
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REPORTER

The House of Representatives adopted a slew of amendments and then passed a Senate bill to regulate firearms in the Commonwealth yesterday.

The amendments were welcomed by Attorney General Edward Manibusan whose office had drafted and proposed the sweeping legislation in the wake of a federal court ruling that

See GUN on Page 4

Triple J holds groundbreaking for Saipan Comfort Homes

By FRAULEINE VILLANUEVA-DIZON
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REPORTER

A groundbreaking ceremony was held for Triple J's Saipan Comfort Homes project in Lower Dandan yesterday.

Public officials and agencies such as Gov. Ralph DLG Torres, Delegate Gregorio Kilili C. Sablan (Ind-MP), Saipan Mayor David Apatang, Northern Marianas Housing Corp., Northern Marianas College, as well as private partners like Swansboro Construction, Black Construction, and Bank of Hawaii attended the event to witness a milestone for another low-income housing project which will provide much needed housing options in Saipan.

According to Triple J chief executive officer and president Robert Jones, they are targeting to hold their topping off ceremony in October and open for occupancy in February of next year.

"We have until June [2017] realistically to finish the requirements but we

See TRIPLE J on Page 4



FRAULEINE VILLANUEVA-DIZON

Public and private partners gathered for the groundbreaking ceremony for Triple J's Saipan Comfort Homes held in Dandan yesterday. The low-income housing project is set to open on February 2017.

INSIDE



BUSINESS

Panamanians have long shrugged off their country's checkered reputation as a financial haven for drug lords, tax dodgers and corrupt oligarchs.

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WORLD

A controversial European Union plan to stem the flow of refugees began Monday with the deportation of more than 200 people from Greek islands to Turkey.

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LIFE & STYLE

Indonesia's environment and forestry minister says Oscar-winning actor Leonardo DiCaprio lacked complete information when he criticized the destruction of the country's rainforests.

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Local

ON COURT STRIKING DOWN WEAPONS ACT

'Torres' use of another lawyer to argue appeal probably inappropriate'

By DENNIS B. CHAN
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REPORTER

Attorney General Edward Manibusan indicated yesterday that he is willing to sit down with the Gov. Ralph DLG Torres to discuss an appeal of a federal court ruling that struck down parts of the NMI's gun law, effectively allowing the permit of hand guns in the NMI.

Manibusan, though, has publicly shot down the chances of the success of an appeal, pointing a previous Supreme Court ruling. The Torres administration, on the other hand, is willing to test the possibility of having another counsel argue the appeal, Saipan Tribune learned.

Manibusan said yesterday they are going to have to sit down with the governor and "really look at the options, and whether 'the options are available' in terms of appeal."

"But as far as the Attor-

Demapan wants action on 2nd political status commission

By DENNIS B. CHAN
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REPORTER

Rep. Angel Demapan (R-Saipan) stressed the need for action yesterday on a bill to establish the a second political status commission, in light of a federal court ruling that struck down the NMI's ban on handguns.

House Bill 19-02 seeks to evaluate the CNMI's political relationship with the United States through this commission.

After the House passed a Senate bill to regulate firearms in the Commonwealth, Demapan said they have

to think forward toward a much larger problem on the "true value" of the Covenant that established a political relationship with the United States.

Forty years ago, Demapan said, the framers of the NMI Constitution made it clear what was important to "a peaceful community" and people but perhaps there were "two major things we missed out on," which was the applicability of the right to bear arms and the rights to the 200 miles of submerged lands around the islands.

Demapan said the Second

Amendment does not specify what kind of arms are allowed and the NMI did not infringe on this right, referring to the permit of .22 caliber guns and .410 shotguns for hunting.

Demapan complained about the NMI's people lack of a right to vote for President and a lack of full representation in U.S. Congress.

When lawmakers take the oath of the office they take an oath to uphold NMI constitution and also U.S. Constitution. "But the reciprocity is not there," he said. "If we don't ask, if we don't demand for it, this status quo relationship

will continue."

He urged that the Senate act on House Bill 19-02.

He stressed that the bill does not ask to change the NMI's political status but evaluate the political status now and "options" out there.

"If we don't do that evaluation. We will continue to come against rulings, case laws, bills that will drastically effect our relationship with the United States" with "no way to work around it... caught between a stone and hard place" because "we swore to uphold the Constitution of the United States," he said.

"But there's a real serious issue," he added, "as to whether or not any other [lawyer] can do that because the attorney

general is the chief legal officer" of the Commonwealth.

"That would probably not be appropriate," Manibusan said. But options can be discussed, he added.

Torres earlier said that the NMI needs to appeal, contest, or have a stay on the ruling.

Rep. Vinnie Sablan (Ind-Saipan) has also pushed a resolution to urge Torres and Manibusan to appeal the case, saying earlier that the NMI government has not deprived its citizens of the rights under the Second Amendment, or the right to bear arms, because they have the right to bear .22 caliber or a .410 shotgun are allowed.

"[The] framers of our constitution just said no to handguns. If you look at this in general, are we depriving ourselves of that Second Amendment? We are not. I hope we get the decision of the Ninth Circuit," Sablan said.

By JON PEREZ
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REPORTER

Rotary Club of Saipan vice president Brian Clayton yester-

Rotary members given tips how to safeguard bank accounts



Rotary Club of Saipan vice president Brian Clayton, who is also the president of MegaByte Saipan, explains to members how to be protected in cyber attacks made by hackers and identity thieves in their meeting yesterday at Hyatt Regency Saipan's Giovanni's restaurant.

FHB said what happened on Monday was card skimming where unauthorized transactions took place through their automated teller machines. Skimming is a method used by thieves to steal card information usually through ATMs.

At least three Rotary Saipan members were also card skimming victims including former two-time president David Igital and current board member Eli Stoilova.

Clayton, who is the president of MegaByte Saipan, said that it only takes one time for hackers or online thieves to get into a system and steal all the necessary information like credit card numbers, passwords, and your social security number.

He added that operating systems, whether for Windows or Apple, are vulnerable to hackers and identity thieves.

"A little bit of information helps. If you don't have fire-

walls, somebody can go in and infiltrate your system," said Clayton during the local Rotary Club's weekly meeting at the Hyatt Regency Saipan yesterday.

He advised his fellow Rotarians to at least change their passwords every six months and don't keep copies of it in a file in their computers so that their accounts won't be compromised.

"Change your passwords frequently. Use passwords with more than eight characters, has upper case and lower case letters, and use symbols," Clayton added.

"Don't send or give out your personal information or bank account numbers to other people by email. Emails just bounce and float around from different servers before being sent."

Clayton said there's a lot of antivirus software and other security features online that can be downloaded for free. "There are

also a lot of protection that can be done here locally."

He added that we should also be careful in making online purchases. "There are companies that keep your credit card information so you could use it again for future purchases."

Another precautionary measure that we could do, Clayton said, is to always check your credit scores and credit reports to see if there are questionable transactions with your accounts.

He also advised members not to respond to emails that inform you that you won hundreds of thousands of dollars or you have a long lost dead relative that wants to give you millions of dollars as inheritance.

"Never answer dubious emails. Chances are they contain malicious software or malware that can attack your computer and steal any information in your hard drive."

DR. CLAASSENS' DECLARATION: Medications injected on Christian was for her safety, others

By FERDIE DE LA TORRE
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REPORTER

Rota Health Center's Dr. Francois Claassens stated that he administered a series of medications to calm Kaye Christian because of his concern for her safety and the safety of others.

Claassens said Christian was exhibiting behavior that presented an imminent threat of substantial harm to herself or others.

In his declaration, Claassens said it was not possible to threat Christian without calming her down and that involuntary medications were the only method to achieve this.

The doctor's declaration was filed in the U.S. District Court for the NMI to support his motion for partial summary judgment that asks the court to

rule that he is immune from the claims in Christian's lawsuit.

Christian was diagnosed to have a mental illness.

Christian, through counsels Jeanne H. Rayphand and Matthew Holley, is suing Claassens, the CNMI government, the Commonwealth Healthcare Corp., and Rota police officer Eusebio Manglona.

Christian's is suing the defendants for violation of the 14th Amendment of the U.S. Constitution—unreasonable seizure, deprivation of liberty without due process of law; breach of settlement agreement (use of handcuffs in Rota Health Center; breach of settlement agreement (failure to train); violation of the CNMI Constitution (unreasonable seizure); Involuntary Civil Commitment Act; Patient's Rights Act—chemical

restraint, right to ready access to telephone, right to receive copy of rights, and right to keep and use personal possession.

The plaintiff is demanding payment of \$1.2 million in damages and is seeking the court's order directing the CNMI and CHCC to provide ongoing education and training for all employees to address the Involuntary Commitment Act, the Patient's Rights Act, among others.

In his declaration, Claassens said having observed and evaluated Christian at Rota Health Center, and being aware of Christian's medical history and her recent threat to harm others, he determined that a 72-hour hold was warranted.

He disclosed that on Dec. 28 to 30, 2013, he received two or three phone calls at his

house from Christian.

In these calls, the doctor said, Christian rambled coherently about various matters, including nursing staff and that she hated them.

Claassens said Christian also threatened to physically harm Rota Health Center staff.

Claassens was aware of reports that on Dec. 29, 2013, Christian slapped a Rota Health Center staff.

Claassens said that on Dec. 30, 2013 at 5pm, Dr. Jeremy Steven Richards, Christian's

treating psychiatrist, called him from Saipan and told him that Christian had been calling him and was in a manic state.

He said Richards stated that Christian threatened to harm and kill hospital staff and that she assaulted one hospital staff.

Claassens said Richards recommended that he seek assistance from the Department of Public Safety to bring Christian to the Rota Health Center to determine whether to initiate a 72-hour hold.

Claassens said that, on Dec. 31, 2013, he asked DPS to assist in bringing Christian to the Rota Health Center and that DPS agreed.

He said at 1pm on Dec. 31, 2013, Christian was brought into the emergency room of the Rota Health Center by DPS officers and firefighters.

He said Christian, who was on a gurney and restrained with handcuffs, was shouting abusive and foul language and was violent in both her language and behavior.

Claassens, through the Office of the Attorney General, has denied that the administration and injection of medication was unnecessary or excessive.

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WITH CARD SKIMMING INCIDENT Torres says CNMI is vulnerable too

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REPORTER

With card skimming, and along with it information theft, reaching the Commonwealth, Gov. Ralph DLG Torres noted that the islands are also vulnerable and banks should educate the public on "an alarm that we should all be aware of."

GUN

From Page 1

essentially struck down the CNMI's ban on handguns, an unpopular move among many in the community.

Manibusan called the amendments, about 10 of them, "good" and said he was happy the House sat down and deliberated on them.

"There was nothing wrong with the amendments. It makes the bill much stronger, I think. We appreciate all the efforts they put into the bill."

The attorney general said the bill they put together was a "public interest" legislation that provided "security for the citizens."

"And I think they [the House] did the right thing. The community will be much safer having gun laws in place, and we have a lot of work to do moving forward to provide some kind of education to the people and provide for registration for licensing."

The bill heads back to the Senate for their consideration.

After the 19 yes votes were cast for the bill, Rep. Ed Propst (Ind-Saipan) urged that

"With things like this, we never expect to hit here on the islands. It just shows that we are vulnerable just as much as everybody else and I hope that they tighten their security," Torres said.

Torres said there is a need to educate the public and raise awareness with regards to ensuring security in using cards, whether debit or credit.

a public forum or a question-and-answer forum be set up for the concerned public.

"And ask the questions that need to be asked," Propst said.

The House voted unanimously, all 19 members present voted yes.

Among other members, Rep. Antonio Sablan (Ind-Saipan) offered an amendment to include early childhood development centers as part of "gun free zones" established by the bill.

Rep. Vinne Sablan (Ind-Saipan) also offered amendments to include private and public clinics to these gun free zones. He also amended a section on "crimes of violence" to change "assault on a police officer" to a broader definition of "assault on law enforcement."

House vice speaker Joseph Deleon Guerrero (Ind-Saipan) offered, among others, an amendment to impose a temporary \$1,000 excise tax on pistols, and commission a study on the effects of firearms.

Guerrero's amendment mandates that the governor immediately commission and fund a study by professionals to determine the "true costs"

Torres noted that the skimming incident that was said to occur locally is "even worse for us."

"I just learned that the incident actually is here. Earlier I thought it was more of an international issue, where they hack into the system," Torres said.

"We should educate our community, all credit card holders to use their cards wisely and just do some public awareness," he added.

Torres called on the banks to give information on things such as extra pre-

cautions, signs of compromised accounts, and how often one should look into their accounts.

"I would like to ask the banks to work together and come up with the collaborative effort to educate our community that vulnerability is here on our islands just like everybody else. A lot of times we try to deny our doubt that it's going to happen here, or it's going to happen to us as an individual," Torres said.

With regards to tightening up security in banks, Torres

to the Commonwealth, its government, businesses, nonprofits, and the people, of the introduction of the firearms required by the federal court ruling.

The results of that study will be delivered to the governor and the Legislature so that suitable legislation can be proposed and adopted creating a "taxation scheme" that will require people and companies seeking to import or introduce these new firearms in the CNMI to shoulder these determined costs.

The study's results must be delivered 60 days before the expiration of the temporary excise tax on pistols, which expires automatically after one year the bill is enacted.

Propst offered an amendment under the "definitions" part of the bill to define "container" as a "secure container which is fully enclosed and locked with a padlock, key lock, combination lock, or similar locking device and that meets the standards, specifications, and regulations established and approved by the commissioner of the Department of Public Safety."

Rep. Blas Jonathan Attao's (Ind-Saipan) amendment cre-

ated a new section for "fines and fees."

His amendments set that all fines and fees collected pursuant to the proposed act be distributed accordingly: 50 percent to the DPS for its personnel and operations in enforcing the act, with the DPS commissioner as the expenditure authority; 10 percent to the Divisions of Customs under the Department of Finance, with expenditure authority to the Finance secretary; 10 percent the Department of Corrections for its operations and enforcement of the act, with expenditure authority to its commissioner, 10 percent to the Division of Alcohol Beverage and Tobacco Control under the Department of Commerce for its operations and enforcement, with expenditure authority given to the Commerce secretary; and 20 percent reserved for all government buildings within the CNMI for the purchasing of proper security systems and other necessary equipment needed to upgrade the safety of the people within the government buildings. The Finance secretary is this provisions' expenditure authority.

I personally congratulate you for another job well done," Torres said, "What you're building is setting a different and higher standard."

Under LIHTC, NMHC

acting corporate director Zenie Mafnas noted that the project will be allocated \$2.3 million for the first year which equates to \$23 million in the next 10 years.

Mafnas also noted the current demand for housing in the Commonwealth.

NMHC does recognize the demand for housing in the CNMI is great, most especially after the devastation that Typhoon Soudelor caused

said, "We're relying on the banks to see what they can do to make more securities, tighten up."

CNMI Banking director and Department of Commerce Secretary Mark O. Rabauliman they have reached out to the Office Attorney General's consumer advocacy program for reminders and do's and don'ts involving bank accounts.

He added that they are also in constant communication with the banks.

"We have been made aware of the situation, we communicated with the banks. We're also informed that law enforcement is in

volved," Rabauliman said.

Rabauliman noted that there are "a lot of concerns on what is the scope of this breach" and added that they will be inviting the banks to sit down and find resolutions to issues.

"The next step is to have them in my office, communicate with them to kind of bring them all together," Rabauliman said, "We want to come together and find a resolution."

"We also communicated with the Office of the Attorney General to see how we can help them out through the legality of all these things," he added.

TRIPLE J

From Page 1

aim for February," Jones said.

Saipan Comfort Homes is part of the Low Income Housing Tax Credit program.

Torres congratulated Triple J for another housing project. The company is also the driving force behind Sandy Beach Homes, which has a total of 30 three-bedroom units.

The units will include an energy efficient refrigerator, stove, air conditioner, and ceiling fans. In addition, solar panels and typhoon protection shutters will be provided.

Saipan Comfort Homes' location is just within walking distance from the Northern Marianas College where there is no housing community designed specifically to cater to low-income families yet. The site is also near churches, a high school, shopping center, and a medical clinic.

Interested parties may contact Triple J Real Estate Leasing manager Sophie Dela Cruz at 235-7263.

SKIMMERS

From Page 1

"We were not hacked, it is an ATM skimming," Dods said.

"We apologize for this inconvenience. First Hawaiian Bank values and protects our customers' information. None of our systems have been breached. This is a result of skimming operations on our ATMs," he added.

Skimming is a method by which thieves steal card information with the use of technology or equipment, or skimmers, surreptitiously installed on ATMs.

According to FHB, both Chalan Laulau branch ATMs, located at Oleai Center along Beach Road, have been identified as involved in the ATM skimming incident with the window of exposure believed to be between March 12 and March 28.

"It is suspected that criminals used skimmer devices to capture data and then created cards that were sold and used for unauthorized transactions," FHB said in a statement.

Dods said they found the skimmers and they were removed last March 29.

"We have them in custody," Dods said, adding that they will work with the local Federal Bureau of Investigation.

As these skimmers can take information from cards that go through the machine, account holders from other banks—not necessarily FHB accounts—who used the ATMs involved may also be compromised.

"It doesn't matter which bank, the card skimmer just copies the information on the card," Dods said.

FHB advised customers to monitor their account statements and to notify their respective financial institution about any unauthorized trans-

actions.

Dods said they will look into the footages of their security cameras to see who tampered with the ATMs.

Asked if they alerted their customers about the possibility of accounts being compromised even before the unauthorized transactions were made on Monday, Dods said they have advised customers in the past to raise awareness but not in relation to the specific incident.

System network not compromised'

FHB assured that their "system network" was not compromised.

"We want to assure our Saipan customers that First Hawaiian Bank's system network was not compromised." FHB chief banking officer Ray Ono said.

FHB said they take their customer privacy very seriously and will be reissuing

cards for affected customers.

"Customers can also protect themselves by contacting us to change their PIN immediately. First Hawaiian Bank customers are not liable for fraudulent transactions on their accounts," Ono said.

FHB stressed that customers will not be held liable for any unauthorized transactions and that accounts will be credited back as soon as possible.

"We're processing all the claims that have come in now and they will be credited as soon as we determined the nature of the claim, that it actually is fraud, then get their money into the account as soon as possible," Dods said.

Dods said they are still doing their investigations to determine how many customers and how much money is involved in the skimming incident.

He added that they will tighten their procedures to ensure further security of

their ATMs

Repercussions

When asked by *Saipan Tribune* if they have received reports of affected customers and how they are being addressed, Bank of Guam said they are re-issuing new cards to certain customers.

"We are notifying our customers, cancelling their cards and re-issuing new cards," BOG senior vice president and chief communications officer Jacqueline Marati said.

"We would like to take this opportunity to remind customers that a regular review of their accounts is urged, and that any irregular activity should be reported to their financial institution immediately," she added.

Asked if measures will be taken to ensure that skimming activities will not happen to them, BOG said: "The bank already has controls in place and will always look for ways to im-

prove them. While we are unable to divulge these actions for security reasons, we continue to be vigilant about our ATMs and other banking channels."

Bank of Hawaii, on the other hand, told *Saipan Tribune* that only a small number of inquiries were made by their customers.

"We are continuing to assess the situation and have received only a small number of inquiries from our customers asking about the news reports of fraud activity," BOG senior vice president and West Pacific regional manager Hobbs Lawson said.

"We are asking customers to monitor their accounts for any suspicious transaction activity and, if detected, report it to Bank of Hawaii's call center at: 1-888-643-3888," Lawson added.

Similarly, Lawson noted that their "customers will not be liable for fraudulent charges related to this situation."

SC vacates 5-year sentence on ex-cop in hit-and-run case

By FERDIE DE LA TORRE
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REPORTER

The CNMI Supreme Court yesterday vacated the five-year prison sentence that Superior Court Associate Judge Joseph N. Camacho imposed on Martin I. Kapileo, a terminated police officer convicted of five charges in connection with a vehicular hit-and-run case.

The high court remanded Kapileo's case to Camacho for resentencing.

The high court ruled that although Camacho considered aggravating factors, such as Kapileo's lack of remorse immediately following his culpable actions, the sentence lacks sufficient individualization because the judge failed to consider or discuss information contained within a pre-sentence investigation report, such as whether the defendant had a prior record.

Camacho also failed to acknowledge whether any mitigating factors influenced his decision, said the high court's opinion penned by Associate Justice John A. Manglona and concurred by Chief Justice Alejandro C. Castro and Associate Justice Perry B. Inos.

In the footnote of their decision, the justices said not only did Camacho fail to acknowledge any mitigating factors that may have influenced his decision, but it seems unlikely

Lawmaker wants to levy heavy tax on guns

By DENNIS B. CHAN
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REPORTER

Rep. Blas Jonathan Attao (Ind-Saipan) has introduced a bill to tax firearms a 100 percent ad valorem or to their market value.

Attao has introduced House Bill 19-149 to tax "all handguns and rifles" 100 percent of its ad valorem except for the following: .22 caliber rimfire cartridges and all regular .22 caliber rimfire cartridges; all .22 center-fire cartridges and .22 caliber rifles; all .223 caliber center-fire cartridges and .223 caliber center-fire rifles; and all .410 gauge shotguns shells and .410 gauge shotguns.

Attao introduced the bill in the wake of federal court ruling to strike down the ban on handguns, leaving the CNMI for the most part statutorily/regulatory defenseless to the use of firearms.

Attao's bill cites the Gun Violence Archive to say the amount of incidents involving firearms has totaled to 11,947 as of recent and is expected to increase as the year progresses.

These incidents include the death/injury of children, home

that the judge actually considered such factors.

The justices said it was brought to Camacho's attention that Kapileo's family faced serious financial hardship as a result of his convictions.

Despite this, the justices said, Camacho imposed the maximum fine for the violations and moreover, imposed a non-mandatory fine for another violation.

"Because a reasonable person would not attempt to sentence a defendant to the maximum sentence without the requisite information for individualizing a sentence, we conclude that the trial court abused its discretion in its sentencing process," the justices said.

The justices, however, denied Kapileo's request that resentencing should be handled by a judge other than Camacho.

Kapileo, through counsel, argued that his case should be reassigned to a different judge for resentencing to avoid the suspicion of partiality, preserve the appearance of justice, and because reassignment would not result in a duplication of effort.

But the justices ruled that although Camacho failed to properly sentence Kapileo, nothing in the record could lead an objective observer to reasonably question the

judge's impartiality in re-sentencing.

The justices said reassignment would lead to substantial duplication of effort because it would require the judge to review the voluminous records.

"Thus, the gains in preserving the appearance of justice are outweighed by the waste and duplication of effort that reassignment would entail," the justices said.

On July 13, 2013, Camacho slapped Kapileo with the maximum five-year jail term and a \$1,800 fine.

"In its most basic form, integrity is knowing the difference between right and wrong. Character is doing the right thing even when no one is watching. Mr. Kapileo, it is

obvious to this court that you possess none of these qualities," Camacho said.

Whatever the cause of an accident, Camacho said, the punishment of leaving an accident scene must be greater to deter Kapileo and other drivers from leaving an accident scene. Attorney Brien Sers Nicholas, counsel for Kapileo, recommended a sentence of 90 days in prison plus fine and restitution. He said his client made a terrible and bad decision and that he should know better because he was then a police officer.

Nicholas said Kapileo expressed his sincere apology to the woman who was struck.

Nicholas said Kapileo has five young children and since

he was terminated from DPS, his wife became the sole supporter to the family.

Then assistant attorney general Brian Flaherty said Kapileo, as a then police officer, was entrusted by the community to protect and uphold the law.

Flaherty said after hitting the victim, a good Samaritan, a citizen who is not charged with upholding the law, made a 911 call and followed Kapileo.

Kapileo appealed, asking the high court to reverse the sentence. Then-assistant public defender Eden Schwartz and assistant public defender Matthew Meyer served as counsel for the defendant during the appeal hearing.

Flaherty and assistant attorney general Emily Cohen

appeared as counsel for the government.

At a bench trial in June 2013, Camacho found Kapileo guilty of the offenses of restriction upon use of government vehicles, drinking alcohol while operating a vehicle, possession of an open container while operating a vehicle, failure to exercise due care, and failure to stop at the scene of accident.

The judge, however, found him not guilty of driving on the right side of the highway and driving under the influence of alcohol. The victim, Mayona S. Bergosa, sustained head injuries in the back of her head after the truck's right side mirror hit her as she was walking on the grassy side of the road on Chalan Monsignor Guerrero in Dandan in the afternoon of Oct. 27, 2012.

Income Tax Return

(Deadline 4/15/16)

We accept Tax Preparation Minimum Charge Of \$15.00 or Higher Depending On Workload, Filing fee at Revenue \$3.00

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PACIFIC ISLANDS CLUB SAIPAN

PUBLIC NOTICE

To Our Valued Guests:

Please be informed that the Magellan Restaurant will undergo interior renovations beginning April 4, 2016 with the expected completion date of June 13, 2016.

Normal operations will continue in the Magellan Restaurant during the renovation period. The Magellan Breakfast, Lunch, and Dinner Buffet will be served as usual. Banquet reservations will also be accepted for all occasions.

We apologize for any inconvenience and extend our appreciation for your patience and understanding. For more information, please contact the PIC Saipan at tel. 234-7976 or 237-5104.

PIC Management



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SAIPAN LOCATIONS: Gualo Rai Chalan Piao Paseo de Marianas, Garapan

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Mason brotherhood's grand master arrives on Saipan

By JON PEREZ
jon_perez@saipantribune.com
REPORTER

Most Worshipful Grand Master (Ret.) P/C Supt. Tomas G. Rentoy III arrived on Saipan yesterday afternoon as part of his duty of visiting the lodges under the Grand Lodge of the Philippines. His aide accompanied him for the one-day trip.

Emon Lodge 179 past worshipful master Bong Malasarte, who is the current District Deputy GM of the Masonic District Overseas E,

Rentoy, the current presi-



JON PEREZ

Most Worshipful Grand Master of the Grand Lodge of the Philippines (Ret.) P/C Supt. Tomas G. Rentoy III, eighth from right, joins officers and members of Emon Lodge 179 after arriving on Saipan yesterday.

dent of the Philippine National Police Academy Class 1983, said he is just here to talk to the officers and members of the lodge. His next stop would be in Guam, which has three lodges.

"I just want to know how are things going on in the different lodges overseas. To com-

municate with the brethren, to join them for fellowship, and to know the concerns of their lodge. From there we could know what are the solutions with the things they raised," said Rentoy.

Emon Lodge hosted a fellowship dinner last night at the

Filcom Pavilion at the Civic Center Beach in Susupe.

Rentoy is scheduled to play golf at the Laolao Bay Golf & Resort this morning before meeting up again with the Emon Lodge officers for lunch at the Aqua Resort Club. He leaves Saipan at 2pm today and

will next visit Guam before returning to the Philippines.

He is set to step down as grand master and will be replaced by Philippine Defense Secretary Voltaire Gazmin in installation rites during the Masons' Annual Communication in Tagaytay this year.

Man allegedly punches woman inside car

A woman suffered injuries after a man allegedly repeatedly punched her while she was inside a car with his sister at his house's compound in Achugao on Saturday morning.

Gregorio Kalen Jr., 33, was arrested for assault and battery and disturbing the peace.

The alleged victim suffered a black eye on the right eye and a cut on the right inner lip.

At a hearing yesterday, Superior Court Associate Judge Teresa Kim-Tenorio imposed a \$5,000 cash bail.

Assistant public defender Matthew Meyer was appointed

Commonwealth of the Northern Mariana Islands
NORTHERN MARIANAS HOUSING CORPORATION
P.O. BOX 500514, Saipan, MP 96950-0514
Email: nmhc@nmhc.gov.mp • Website: http://www.nmhgov.net

CANCELLATION OF INVITATION FOR BID

(This ad is paid for by NMHC with HUD funds.)

NMHC IFB 2016-006

REHABILITATION OF KAGMAN COMMUNITY PARK"

The Northern Marianas Housing Corporation (NMHC) Board of Directors through its Chairman of the Board is hereby informing its bidders that the above-mentioned Invitation for Bid (IFB) has been canceled.

For more information, contact Ms. Jocelyn C. Seman, Procurement Officer, or Mr. Jacob J. Muna, Planner/Environmental Officer at (670) 234-6866/7689 during regular business hours, 7:30 a.m. – 4:30 p.m. Monday through Friday, except CNMI holidays.

/s/ Edward C. Sablan
Board Chairman & Contracting Officer

/s/ Herman S. Sablan, Director
Division of Procurement & Supply

Commonwealth of the Northern Mariana Islands
NORTHERN MARIANAS HOUSING CORPORATION
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CANCELLATION OF INVITATION FOR BID

(This ad is paid for by NMHC with HUD funds.)

NMHC IFB 2016-007

"PURCHASE OF WILD LAND FIRE TRUCK
FOR
THE DEPARTMENT OF FIRE & EMERGENCY MEDICAL SERVICES (DFEMS) - TINIAN"

The Northern Marianas Housing Corporation (NMHC) Board of Directors through its Chairman of the Board is hereby informing its bidders that the above-mentioned Invitation for Bid (IFB) has been canceled.

For more information, contact Ms. Jocelyn C. Seman, Procurement Officer, or Mr. Jacob J. Muna, Planner/Environmental Officer at (670) 234-6866/7689 during regular business hours, 7:30 a.m. – 4:30 p.m. Monday through Friday, except CNMI holidays.

/s/ Edward C. Sablan
Board Chairman & Contracting Officer

/s/ Herman S. Sablan, Director
Division of Procurement & Supply

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CANCELLATION OF INVITATION FOR BID

(This ad is paid for by NMHC with HUD funds.)

NMHC IFB 2016-003

"RENOVATION OF SAN ROQUE FIRE STATION, SAIPAN"

The Northern Marianas Housing Corporation (NMHC) Board of Directors through its Chairman of the Board is hereby informing its bidders that the above-mentioned Invitation for Bid (IFB) has been canceled.

For more information, contact Ms. Jocelyn C. Seman, Procurement Officer, or Mr. Jacob J. Muna, Planner/Environmental Officer at (670) 234-6866/7689 during regular business hours, 7:30 a.m. – 4:30 p.m. Monday through Friday, except CNMI holidays.

/s/ Edward C. Sablan
Board Chairman & Contracting Officer

/s/ Herman S. Sablan, Director
Division of Procurement & Supply



Champion Finance is looking for Dynamic individuals who would like to be a part of our team for the following post.

Loan / Financial Manager

Duties:

- Review loan agreements to ensure that they are complete and accurate according to policy.
- Approve, reject, or coordinate the approval or rejection of lines of credit or commercial, real estate, or personal loans.
- Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
- Review collection reports to determine the status of collections and the amounts of outstanding balances.
- Set credit policies, credit lines, procedures and standards in conjunction with senior managers.
- Oversee the flow of cash or financial instruments.
- Prepare financial or regulatory reports required by laws, regulations, or boards of directors.
- Develop or analyze information to assess the current or future financial status of firms.
- Evaluate financial reporting systems, accounting or collection procedures, or investment activities and make recommendations for changes to procedures, operating systems, budgets, or other financial control functions.
- Establish procedures for custody or control of assets, records, loan collateral, or securities to ensure safekeeping.
- Plan, direct, and coordinate risk and insurance programs of establishments to control risks and losses.

Education/Experience:

- Bachelor's Degree in Finance, Business Administration or Accounting and 2 years' experience in Finance will be a plus. Salary will be discussed upon interview.

Interested candidates are requested to submit their resumes or pick up an employment application at Champion Finance, 3rd floor, Marianas Business Plaza, Suite 316-B or email championfinancecnmi@gmail.com

as counsel for Kalen. Assistant attorney general Chester Hinds appeared for the government.

Police Detective Peter A. Aldan stated in his report that investigation showed that the victim attended a birthday party on Friday night in Tanapag, where she met her sister-in-law who is also Kalen's sister.

After the party, the victim and her sister-in-law proceeded to True North Bar in Garapan. After the bar was closed Saturday at 4am, the victim let her sister-in-law drive her car, while she rested in the passenger side.

The victim said she was awakened when she heard Kalen shouting at her sister-in-law outside the driver side door of the car, that was parked at Kalen's compound.

Kalen was shouting what they were doing there. The victim's sister-in-law got out from the car and was crying.

The victim moved over to the driver's seat and looked out the window, asking Kalen why he was mad.

Kalen, however, allegedly punched the victim several times. A male witness grabbed Kalen to prevent him from further punching the victim.

The victim then quickly drove away from the compound and proceeded to her former boyfriend's house and with his help they proceeded to the Tanapag Mobil gas station, where they reported the incident to the police at 5:22am.

The victim later learned that Kalen was mad at his sister for going out. She said she was shocked that Kalen punched her. (Ferdie de la Torre)

National Library Week proclamation Saturday

The Joeten-Kiyu Public Library is pleased to announce the 2016 Proclamation Signing for National Library Week will be on Saturday, April 9, at 10am in the main lobby.

The program includes inspirational guest speakers Bobby and Debbie Winkfield, followed by a book donation by U.S. Delegate Gregorio "Kili-li" C. Sablan (Ind-MP), and ukulele performance by Larry Lee and his students.

JKPL will offer extended library hours on Sunday, April 10, from 10am to 2pm and Monday from 1pm to 6pm.

They will also have an amnesty week where all fines on overdue materials that will be returned in good condition will be waived in honor of NLW.

For one day only there will be a free library card replacement day on April 14 where patrons who lost their library cards can have them replaced for free. The member, however, must be free from any library obligations.

There will be a Prel EBSCO Host presentations at the VTC Room, NMC CREES EFNEP Food Demonstrations for one week, and Free Basic Computer Class at JKPL ITC so please register to reserve your seats.

Other activities include toddlers afternoon read aloud on April 13, 10am at JKPL COHL, canned food drive for the month of April, fan fiction

competition sponsored by local author Katrina Manning, and launching of the long awaited e-books by Baker and Taylor Axis 360. So visit your public library today.

For more information, visit our Joeten-Kiyu Public Library in Susupe or call 235-7322 or 16 at www.marianaslibrary.org. (PR)

COMMUNITY BRIEFS

Chamber April monthly meeting today

The Saipan Chamber of Commerce will hold its monthly general membership meeting today, April 6, at Pacific Islands Club's Charley's.

The luncheon will begin at 11:30am with the meeting starting promptly at noon. Cost of the luncheon is \$20 for Saipan Chamber of Commerce members and \$30 for non-members.

This month's speakers include Maisie Tenorio from the Northern Marianas Coalition Against Domestic and Sexual Violence. She will speak about sexual assault awareness and child abuse and neglect awareness as it affects the business community.

Geralyn Dela Cruz and Rita Chong, from the Corporate Social Responsibility Department of Best Sunshine International, Ltd., will also to

Shipment of new license plates set to arrive

By FERDIE DE LA TORRE
ferdie_deltorre@saipantribune.com
REPORTER

The shipment of new vehicle license plates is arriving on Saipan either this Thursday or Friday, according to Department of Public Safety Bureau of Motor Vehicle director Juana Leon Guerrero.

"We are out of license plates since last year. We have the orders on the way," Leon Guerrero told *Saipan Tribune* yesterday.

She said the arrival of the shipment has been delayed because of the backlog of cargo in Guam.

The license plates were procured from Oregon.

The BMV director said Ambyth Shipping confirmed to her yesterday that the license plates are arriving this Thursday or Friday.

Leon Guerrero said with the absence of new license plates, they have been giving temporary license plates to customers so there is no problem with

them to operate vehicles.

She said they will make an announcement on how and when to get the official license plates to avoid crowding at BMV because there are a lot of customers out there with temporary license plates.

In the past, customers must turn in their temporary license plates along with their vehicle registration prior to obtaining their official license plates.

(671) 349-4055/3209. (PR)

Kagman Health Fair this Saturday

The Kagman Community Health Center will be hosting a Health Fair on Saturday, April 9, at the Kagman CHC grounds in Kagman II. The event, set from 9am to 12pm, is in connection with the third year anniversary of Kagman CHC.

Blood pressure screening, blood sugar testing, body mass index measurement, breast exam, family planning information, fluoride varnish application, HIV/STD screening, immunization, Pap Smear, and purified protein derivative test—to know if you suffer from tuberculosis—are the services they would offer.

For more information or any questions, email Frances Santos at frances.santos@kagmanchc.org or call her at 256-5240. (PR)

NMC Open House this Friday, April 8

To increase awareness about Northern Marianas College and various programs offered, the college is inviting members of the community to NMC's Open House this Friday, April 8, 2016, from 8am to 2:30pm at the As Tulae campus.

The Open House will feature informational brochures from the following college departments, the Office of Financial Aid, International Student Services, Business Department, School of Education, Social Science and Fine Arts, Sciences, Math and Athletics, Liberal Arts, Criminal Justice, Natural Resource Management, and Language and Humanities.

In addition to the exhibits,

there will be games held by the Counseling office and the College Access Challenge Grant (CACG).

The event is in line with NMC's 35th Anniversary Charter Day celebration. This year's Charter day celebration will be held for two days: April 8, 3:30pm to 9pm and April 9, 9am to 4pm at the NMC South Field.

For additional information about the Open house or Charter Day, visit marians.edu. (PR)

Military to conduct training at Farallon de Medinilla

ASAN, Guam—The Air Force and Navy will conduct training at the island of Farallon de Medinilla during the following dates and times:

■ April 6 from 12:30pm to 4:30pm

■ April 7 from 4:30pm to 7:30pm

■ April 8 from 8:30pm to 11:30am

The general public, especially fishermen, commercial pilot, and marine tour operators, are advised to stay clear of the areas during the dates and times indicated.

The general location of the training on the island of Farallon de Medinilla will be on a 10-nautical mile radius on all quadrants. Farallon de Medinilla plays a special and unique role in national defense because its location provides frequent access that supports established training requirements. In addition, the air and sea space in the Farallon provides sufficient room for the many different attack profiles necessary to replicate training opportunities in the Commonwealth of the Northern Mariana Islands.

For more information, contact the Joint Region Marianas Public Affairs Office at



Commonwealth Utilities Corporation Office of the Executive Director



INVITATION FOR BIDS CUC-IFB-16-006

SR-1 LIFT STATION REHABILITATION PROJECT (S-11-015)

The Office of the Executive Director, Commonwealth Utilities Corporation (CUC) is soliciting competitive sealed bids from qualified firms for the rehabilitation and upgrade of SR-1 Sewer Lift Station in Saipan, Commonwealth of the Northern Mariana Islands. The project consists, in general of the rehabilitation and upgrade of SR-1 Sewer Lift Station.

The work shall be done not to disrupt the daily operation of the sewer discharge. The work includes rehabilitation of the wet well, remove existing pumps and appurtenances and install new pumps, guide rails, control panel, valves, replacement of pipes and fittings, temporary wastewater bypass system, installation of new fence and gate, and other related work.

This project is funded by a grant from the United States Environmental Protection Agency (USEPA). The award of this project is contingent upon receipt of the approval for project award from USEPA.

CUC requires the Project to be completed in **270 calendar days** from date of award of contract.

Prospective Bidders must pre-register with the CUC Procurement & Supply Division. The Bid Package may be obtained from the CUC Procurement and Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, Saipan, between 7:30 a.m. to 11:30 a.m. and 12:30 p.m. to 4:00 p.m., Monday through Friday, except on government observed holidays, upon completion of registration and presentation of a receipt evidencing a non-refundable payment to the CUC Treasury Section, by cash, check or credit card in the amount of \$100.00 (non-refundable) for one IFB package set.

A Pre-Bid Conference followed by a Site Visit is scheduled on **April 14, 2016 at 10:00 AM (ChST)** at the CUC Main Conference Room, 3rd Floor, Room No.17, Joeten Dandan Commercial Building.

One (1) original and Five (5) hard copies must be submitted in a sealed envelope marked "**CUC-IFB-16-006, SR-1 Lift Station Rehabilitation Project**", to the CUC Procurement & Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, P.O. Box 501220, Saipan, MP 96950, no later than **10:00 AM (ChST) on May 03, 2016**, at which time they will be publicly opened and read aloud. Late submissions and conditional bids will not be considered. Bid shall be submitted on the provided Bid Forms. Bidders are required to complete all Bid Forms. Bidders may supplement the form as appropriate. Bids will be required to be submitted under a condition of irrevocability for a period of 60 days after submission.

All bidders are advised that CUC assumes no responsibility in any act of omission on the part of the bidders due to lack of information or understanding of the bid requirements in the course of Contractor's preparation of a bid under the contract.

A **Bid Guarantee** of fifteen (15%) percent of the total bid price must accompany the bids. The security deposit may be in cash, certified check, cashier's check, or bid bond executed by a surety company holding a certificate of authority from the United States Secretary of Treasury as an acceptable surety. A **Payment Bond** of one hundred (100%) percent and a **Performance Bond** of one hundred (100%) percent of the total bid price will be required upon the execution of the contract by the successful bidders. The Payment and Performance bond must be executed by a surety company holding a certificate of authority from the United States Secretary of Treasury as an acceptable surety. Surety Company must be authorized to do business in the Commonwealth of the Northern Mariana Islands.

All insurers' questions, concerns and qualification shall be handled by the Department of Commerce Office of the Insurance Commissioner (OIC). The OIC is tasked with regulating and monitoring compliance to the CNMI's Insurance Code (Title 4, Division 7). **Bidders are required to submit a clearance from the OIC certifying their insurer of choice is in compliance with the CNMI's Insurance Code.**

Bidders are required to comply with all CNMI and applicable Federal Laws. This bid and the ensuing contract shall be executed pursuant to the CUC Procurement Regulations.

All questions or request for clarification regarding this project must be submitted in writing no later than **10:00 AM (ChST) on April 18, 2016** to Manny B. Sablan, CUC Purchasing Officer, via email – manny.sablan@cucgov.org with a copy to Birhen Martinez, CUC Water/Wastewater Senior Engineer – via email birhen.martinez@cucgov.org.

CUC reserves the right to reject any or all bids and waive any imperfection in the bid proposal in the best interest of the government. All bids shall become the property of CUC.

/s/ GARY CAMACHO
Acting Executive Director

/s/ MANNY B. SABLAM
Purchasing Officer

CAPITAL IMPROVEMENT PROGRAM – OFFICE OF THE GOVERNOR COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS

Caller Box 10007, Saipan, MP 96950 • Tel.: (670) 664-2375 • Fax: (670) 664-2408



INVITATION TO BID ITB16-GOV/CIP-078

Supply and Installation of an Underground Storage Tank (UST) Monitoring System For the Guma Hustisia (JUDICIARY) Building Saipan, CNMI

Governor Ralph DLG. Torres and Lieutenant Governor Victor B. Hocog are soliciting sealed bids for the Supply and Installation of an Underground Storage Tank (UST) Monitoring for the Guma Hustisia (JUDICIARY) Bldg.

The work will involve the supply, installation, testing and commissioning of a new, compliant, and fully functional UST monitoring system, including securing and compliance with necessary permits, inspections, and approvals from the Bureau of Environmental and Coastal Quality (BECQ).

The project package will be available Wednesday, March 16, 2016 at the Governor's Capital Improvement Program (CIP) Administrator's Office, Juan A. Sablan Administration Building, Capitol Hill. A \$100.00 non-refundable fee for the project package will be assessed. All interested bidders are required to include an Insurer Certification Clearance (ICC) in their bid packages in order to bid on this project. The ICC should be obtained at the Department of Commerce, Office of the Insurance Commissioner (OIC) on Capitol Hill.

Bidding procedures shall be in full compliance with the CNMI Procurement Regulations, as revised through May 24, 2001. Public Law 15-95 Local Preference Act, as amended by Public Law 15-118 does not apply to this Federally funded project. All wage rates for employees performing the work, labor and services on this project shall be paid at the current U.S. prevailing wage rates established for the Commonwealth of the Northern Mariana Islands.

There will be a pre-bid conference for this project on Monday, March 28, 2016, 2:00PM ChST at the Atrium Conference Room, ground floor of the Guma Hustisia (JUDICIARY) Building, Susupe, Saipan. All questions regarding this project must be submitted in writing no later than 4:30 PM ChST Friday, April 1, 2016 to Mr. Carl Castro, Contracting Officer's Technical Representative, Office of the Governor, Juan A. Sablan Administration Building, Capitol Hill, Saipan, or faxed to (670) 664-2408. All responses to questions will be copied to other prospective bidders.

Sealed bids must be marked "Supply and Installation of an Underground Storage Tank (UST) Monitoring for the Guma Hustisia (JUDICIARY) Bldg.". For bidders within the CNMI, one (1) original and two (2) copies of sealed bids must be submitted to the Director of Procurement and Supply, Lower Base, Saipan, no later than 9:00 AM ChST Friday, April 8, 2016. Bidders located outside of the CNMI may obtain an additional seven (7) working days for receipt of their bids by submitting a Notice of Intent to Bid. Notices of Intent to Bid must be received by the Director of Procurement & Supply no later than 10:00 AM ChST Friday, April 8, 2016, and must be transmitted via facsimile to (670) 664-1515, or via e-mail to procurement@ptcon.com. For bidders located outside the CNMI, one (1) original and two (2) copies of sealed bids must be postmarked by the U.S. Postal Service or the official government postal service of a foreign country no later than April 8, 2016 and must be received no later than 10:00 AM ChST April 15, 2016. Note that failure to submit the required number of copies may be cause for rejection of a bid.

Bids will be publicly opened and read at the Division of Procurement and Supply, Lower Base, Saipan, at 10:00 AM ChST April 15, 2016. However, if no notices of intent to bid are received from bidders outside the CNMI, bids will be opened at 10:00 AM ChST April 8, 2016.

For bids greater than Twenty-Five Thousand Dollars (\$25,000.00) a bid security of fifteen percent (15%) of the bid amount must accompany the bid. Bid security shall be on a bid bond, in cash, by certified check, cashier's check or other form acceptable to the government. A surety company shall hold the certificate of authority from the U.S. Secretary of the Treasury as an acceptable surety or other surety acceptable to the Attorney General. Checks must be made payable to the CNMI Treasurer, with the name of the bidder and a notation on the face of the check: "Credit Account No. 44660". If a bid bond is submitted it must be accompanied by an Insurer Clearance Certification (ICC).

The bidder submitting the lowest responsive bid will be subject to a responsibility determination in conformance with the CNMI Procurement Regulations Section 70-30-3245. The responsible bidder submitting the lowest responsive bid will be awarded a contract with the CNMI Government and will be required to deliver Performance and Payment bonds, each equal to 100% of the contract price for contracts greater than \$25,000.00.

Prior to the execution of the contract, the selected contractor shall submit:

- a) A current license from the bonding company showing that it has authority to issue bond in the CNMI and
- b) A certification from the bonding company that the unencumbered value of its assets (exclusive of all outstanding commitments on other bond obligations) exceeds the penal amount of each contract.

A contractor submitting an unacceptable payment or performance bond may be permitted a reasonable time, as determined by the P&S Director, to substitute an acceptable bond prior to executing a contract.

Acceptable assets are only:

- 1) Cash
- 2) US Government Securities
- 3) Stocks and Bonds traded on US Security Exchange
- 4) Real Property owned in fee simple in US; and
- 5) Irrevocable Letters of Credit

Performance time for completion of this project is **Forty-Five (45) calendar days** upon issuance of Notice to Proceed. The daily amount of liquidated damages shall be greater of (i) Five Hundred Dollars (\$500.00) per day, or (ii) two percent (2%) of the contract price divided by **Forty-Five (45) calendar days**, the contract time and will be accessed as delays beyond the established completion date.

All bid documents received shall become the sole property of the CNMI Government. The Government reserves the right to reject any or all bids and to waive any imperfection in a bid proposal that does not affect the elements of price, quantity, and delivery of the bid, in the best interest of the Commonwealth of the Northern Mariana Islands.

/s/ Ralph DLG. Torres, Governor
Commonwealth of the Northern Mariana Islands

/s/ Herman S. Sablan, Director
Procurement and Supply, DOF

'Beware of fraudulent tax return preparers, tax scheme promoters'

WASHINGTON—With tax season in full swing, the Justice Department urged the public to avoid dishonest tax-return preparers who fleece their customers and illegally drain the U.S. Treasury. Noting that every taxpayer is ultimately responsible for the contents of his or her own return, Acting Assistant Attorney General Caroline D. Ciraolo of the Tax Division also warned the public to be wary of anyone who guarantees a refund or who claims to sell a sure-fire way to reduce your taxes.

U.S. taxpayers filed approximately 150 million returns in 2014. According to statistics available from the Treasury Inspector General for Tax Administration, the Internal Revenue Service (IRS) identified more than 2.1 million of those returns that claimed fraudulent refunds totaling more than \$15.7 billion. As in past years, the IRS has designated return preparer fraud as one of 2016's "Dirty Dozen" tax scams to avoid during return filing season. In 2015, the Tax Division permanently shut down more than 35 fraudulent tax-return preparers located all over the United States. The defendants in those cases spanned the spectrum from large-scale return preparation franchises to small, independent return preparers.

"Every year, thousands of federal income tax returns are prepared by people who care much more about making a quick buck than about preparing accurate returns," said Acting Assistant Attorney General

Ciraolo. "Most tax return preparers are honest. But some preparers who charge clients a percentage of their tax refund intentionally prepare false returns to increase their clients' refund, and thus their own fees. Likewise, some preparers who charge by the form will intentionally prepare incorrect forms that their clients don't need in order to increase their compensation. Taxpayers might think that they're getting a good deal on their taxes, or that as long as someone else prepares the return, they're not responsible. They're wrong. Taxpayers who have their return prepared incorrectly are required to pay the tax they owe, or pay back the refund they weren't entitled to get. These clients might also owe interest and penalties, which can be substantial. Fortunately, there are red flags that taxpayers can look for and avoid when choosing a return preparer."

Your refund should never be deposited directly into a preparer's bank account.

In *United States v. Elton L. Barnes*, No. 2:14-cv-05621 (C.D. Cal.), the court barred a return preparer who caused other people's tax returns to be deposited to bank accounts in his name.

Never sign a blank return or a blank form, or sign a return or a form without reading it first.

By law, a return preparer must provide a client with a completed copy of the return no later than the time the customer is asked to sign the return. In *United States*

v. Syed N. Ahmed et al., No. 2:15-cv-11461 (E.D. Mich.), the United States alleged that the defendants' Liberty Tax Service franchises asked customers to sign blank forms that stated that the customers had non-existent businesses, which were then used to maximize the customer's refund. Although the defendants did not admit to the allegations in the complaint, they agreed to an order from a federal court permanently shutting down the stores.

Don't use a preparer who mischaracterizes your expenses.

In *United States v. Lawrence Preston Siegel*, No. 3:15-00643 (S.D. Cal.), the defendant prepared returns that falsely characterized personal purchases as deductible expenses. For instance, one customer's return deducted purchases at Tiffany & Co., Louis Vuitton, and Royal Caribbean Cruise Lines as "medical expenses." The court permanently barred Siegel from preparing tax returns or providing tax advice for compensation.

Do not use a preparer who fabricates business expenses or deductions, or who claims bogus credits to which you are not entitled, such as the Earned Income Tax Credit, the child care credit, or the education credit.

One of the most common dishonest return-preparation practices is to prepare returns that include non-existent businesses, sometimes based on a

client's hobbies. In 2015, for example, federal courts shut down tax return preparers in Kahului, Hawaii; Appleton, Wisconsin; and Chicago, Illinois, who fabricated supposed "businesses" for their clients. Federal courts have also ordered return preparers in Miami, Florida, and Memphis, Tennessee to submit to third-party monitoring at their own expense to make sure they are not preparing returns with fraudulent "businesses."

Some other fraudulent schemes and practices that have been stopped through injunction orders entered by federal courts throughout the country include:

- Fabricating fake Form W-2 (Wage and Tax Statement) information;
- Claiming bogus education and first-time homebuyer credits;
- Claiming phony child and dependent care credits or residential energy credits;
- Claiming fraudulent fuel tax credits;
- Falsely exempting foreign earned income;
- Inflating unreimbursed employee business expense deductions; and

■ Fraudulently inflating or decreasing a client's income or deductions to maximize the Earned Income Tax Credit.

In January 2016, a federal court in Orlando, Florida entered a preliminary injunction against Jason Stinson, who ran a series of tax return preparer storefronts under the name "Nation Tax Services," requir-

ing him to shut down the stores pending resolution of the case. As part of its explanation for why it was ordering Stinson's stores to shut down in the middle of the case, the court said that Stinson's business "exposes . . . [his] customers to individual tax liability. Both the Government and Stinson's customers will suffer irreparable harm if an injunction is not granted. Moreover, it is in the public's best interest to protect vulnerable customers from the inaccurate preparation of their taxes, not to deplete Government resources, and to maintain the public trust in the tax system." The case is *United States v. Jason Stinson et al.*, No. 6:14-cv-1534 (M.D. Fla.).

The IRS advises taxpayers who ask a tax professional to prepare their return to be careful in the professional they select. The IRS offers some basic tips and guidelines to assist taxpayers in choosing a reputable tax professional and is also offering taxpayers a number of instructional YouTube videos to help them prepare their own taxes for the upcoming filing season. Several options, including free assistance with preparation and electronic filing for the elderly and individuals making \$50,000 or less, are available to help taxpayers prepare for the current tax season and receive their refunds as easily as possible.

Tax Division sues to shut down promoters of fraudulent tax schemes

In addition to return preparers who deliberately falsify returns, the Tax Division targets those who peddle schemes that purportedly reduce taxes—but in fact rely on false statements or financial sleight-of-hand.

In *United States v. Wayne Reeves et al.*, No. 12-cv-1916 (D. Nev.), the court found that defendants Wayne Reeves and Diane Vaoga advised their clients "to set up sham trusts and have their wages directed into accounts for those trusts as a way to improperly reduce their tax liability." They advised their clients that the income the clients received from the trusts was "nontaxable and did not need to be reported on tax returns." The court further found that Reeves prepared tax returns that "willfully attempted to understate his clients' correct tax liabilities," and that Vaoga assisted him in doing so. In January 2015, the court permanently barred both Reeves and Vaoga from preparing returns or giving tax advice to others.

In November 2015, the Tax Division sued to shut down an alleged tax scheme based on a purported solar energy generation facility in Utah. The case is *United States v. RaPower-3 LLC et al.*, No. 2:15-cv-00828

(D. Utah). The United States' complaint alleges that the defendants purportedly sell "solar thermal lenses" to customers, and tell their customers that they are entitled to claim depreciation expenses and the solar energy credit for the lenses—even though the defendants allegedly know or have reason to know that their customers are not in the business of producing and selling solar energy and that the defendants' purported solar energy facilities do not actually produce solar energy in a manner that meets the Internal Revenue Code's requirements for claiming the credit.

And in the same month, in *United States v. James Tarpey et al.*, No. 2:15-cv-00072 (D. Mont.), the Tax Division sued to shut down an alleged timeshare donation scheme. According to the United States' complaint in that case, the defendants have their customers give rights in a timeshare to "Donate for a Cause," a tax-exempt entity operated by Tarpey. The complaint alleges that the customers receive an appraisal that grossly overvalues the donated timeshare rights and use that appraisal to claim a large charitable donation deduction, even when the true market value of the timeshare right is a small fraction of the appraised value.

"The Tax Division is committed to stopping those who promote fraudulent tax shelters and other schemes or who prepare false returns," Acting Assistant Attorney General Ciraolo said. "Along with our colleagues at the IRS, we will find dishonest preparers and fraudulent tax-scheme promoters and work to shut them down. We will hold accountable those who willfully assist taxpayers to file false returns. And in appropriate cases, we will prosecute them. But everyone can help stop fraud and protect our public finances. Pay attention to your tax return and make sure that it's right. If you think that a tax return preparer is deliberately preparing incorrect returns, or you suspect someone is selling a phony tax-loss scheme, report that person to the IRS."

The IRS website has information about how to report a dishonest return preparer, as well as information about how to report other types of tax fraud. The Justice Department's website has a list of tax-return preparers and tax-scheme promoters whom the courts have shut down.

In addition to the civil enforcement through injunctions that stop their illegal actions, many return preparers and promoters also face prosecution. Examples of those investigations can be found for fiscal years 2014 and 2015. (PR)



DELA CRUZ SUPPORTS MMAC

Dr. Ignacio Dela Cruz, D.V.M, second right, and his family once again threw their support to this year's Marianas March Against Cancer. MMAC president Geri Dela Cruz, second right, receives the check along with MMAC members and Commonwealth Cancer Association officials.

JON PEREZ

MSHA set to begin training mine, quarry operators

By FRAULEINE VILLANUEVA-DIZON
frauleine_villanueva@saipantribune.com
REPORTER

The Mine Safety and Health Administration under the U.S. Department of Labor will be starting their training program for all mine or quarry operators in the CNMI tomorrow.

According to Educational Policy and Development national manager Kevin Deel, MSHA's Educational Field and Small Mine Services Group will be conducting training sessions to help mine operators, contractors and miners learn the requirements of the Mine Act, 30 Code of Federal Regulations (30CFR) and what they need to do to ensure their mines are in compliance.

"A comprehensive training

program that involves classes over a two-week period has been developed for the U.S. Pacific Territories mine/quarry and aggregate workers," Deel said. The first module for Week 1 will consist of three days of comprehensive training to educate mine operators and contractors on how to become compliant with MSHA regulations. Classes will include training in Federal Code of Regulations, Mine Act, Program Policy Manual, Work Place Examinations, Competent Person Duties and Responsibilities, Hazard Recognition, Highwall and Spoil Bank Safety, Task Training Guarding, Safety Programs, and personal protective equipment.

"This week is designed for

training mine operators, mine managers, supervisors, safety personnel and trainers. This is where you will learn what you need to know to operate a quarry/mine or a facility in compliance with federal regulations and to conduct proper training of miners," Deel said. Module 1 will be discussed from today, April 6, to Friday, April 8.

For Week 2, the second module will be tackled and will consist of three days of Train the

Trainer Classes. It is designed for people interested in conducting training of miners.

Module 2 will be discussed from April 11 to 13.

All classes will be held at the Pedro P. Tenorio Multi-Purpose Center in Susupe from 8am to 4:30pm.

MSHA said there is no cost for any training and operators may bring as many participants as they wish.

Those from Guam that needs this training are also

welcome to join the training on Saipan.

"I encourage all mine operators, mine managers, supervisors, safety personnel, and trainers to attend the three day of comprehensive training session. This will be the most important training you will receive. You cannot expect to be

in compliance with MSHA's Regulations at your quarry/mine or facility sites unless you know MSHA's Law Regulation and Policy, 30 Code of

Federal Regulations, MSHA's Policy and Procedure Manual and The Mine Act," Deel said.

"You cannot properly train miners unless you know MSHAs regulations and policies. This will be the only training before Compliance Assistance visits which will begin soon," he added.

MSHA will begin inspection activities for all mine/quarry sites within the Pacific Territories Region on Oct. 1, 2016.



FERDIE DE LA TORRE

BOOT DRIVE

Department of Fire and Emergency Medical Services firefighters and cadets held a boot drive on Thursday in the San Jose intersection in support of the relief for Fiji after Cyclone Winston's destruction.

DIVISION OF COASTAL RESOURCES MANAGEMENT

Caller Box 10007, Gualo Rai Center, Saipan MP 96950
TEL. NO. 664-8300 FAX NO. 664-8315



NOTICE OF APPLICATION PRIVATE

As of March 15, 2016

THE FOLLOWING IS A PUBLIC ANNOUNCEMENT OF COASTAL PERMIT APPLICATIONS RECEIVED BY THE DCRM OFFICE:

APPLICANT	DATE APPLICATION RECEIVED	APPLICATION PROJECT DESCRIPTION	LOCATION	TYPE	STATUS
1. Big Eye, LLC	02/08/2016 SLRm-2016-X-009	SCUBA Diving Operation	Saipan	Shoreline	Approved, 3/15/2016*
2. Marianas Visitors Authority	3/04/2016 SS/T/R/LRm-2016-X-014-1	Filming & Photography	SPN/Tinian/Rota/Managaha	Shoreline/Lagoon & Reef	Approved, 3/04/2016 *
3. Commonwealth Utilities Corporation (CUC)	3/07/2016 SPlm-2016-X-019	Power Plant Radiator Footing Replacement	Lower Base	Ports & Industrial	Approved, 3/17/2016*
4. National Park Service (NPS)	3/04/2016 SS/Wm-2016-X-020	Green Waste Clearing & Backfilling	American Memorial Park	Shoreline & Wetland	Approved, 3/17/2016*
5. John T. Sablan	3/09/2016 SPI-2016-X-021	Drydock	South Sea Port	Ports & Industrial	Approved, 3/10/2016*
6. Office of the Mayor, Saipan	02/22/2016 SCHm-2016-X-022	Road Repair	Naftan, Saipan	Coastal Hazard	Approved, 3/30/2016*
7. Office of the Mayor, Saipan	02/22/2016	Road Repair	Laolao Bay	Shoreline, Coastal Hazard	Approved, 3/30/2016*
8. Office of the Mayor, Saipan	02/23/2016 SCHm-2016-X-022, Amendment 2016-1	Road Repair	Naftan, Saipan	Coastal Hazard	Approved, 3/30/2016
9. Skydive Saipan, LLC	03/11/2016 SW-201-X-024	Construction of Road Access	Control Tower Road, CPA, Dandan, Saipan	Wetland	Approved, 3/17/2016*
10. IT&E	03/11/2016 S/T/RWPm-99-X-247, Amendment 2016-1	Install New Cable Lines	Lower Base, Saipan	Ports & Industrial	Approved, 3/18/2016
11. Nina Dubovik	3/11/2016 SWm-2016-X-025	Construction of Single Residential House	Mt. Tapochao, Saipan	Wetland	Approved, 3/21/2016*
12. Saipan Sun Company	3/17/2016 SPI-2016-X-026	Drydock	CPA South Seaport	Ports & Industrial	Approved, 3/21/2016*
13. The Duck's Tour	3/15/2016 SS/PI/CH/W-2016-X-027	Sight Tour	Saipan	Shoreline, Wetland, Coastal Hazard, Ports & Industrial	Under Review*
14. Nansay Micronesia, Inc.	3/17/2016 SS/PI/CH/W-2016-X-028	Sight Tour	Saipan	Shoreline, Wetland, Coastal Hazard, Ports & Industrial	Under Review*
15. Saipan TV Production, Inc.	3/18/2016 SSm-2016-X-029	Filming & Photography	Saipan Shorelines	Shoreline	Approved, 3/28/2016*
16. Pacific Subsea Saipan, Inc.	3/17/2016 SPI-2016-X-030	Drydock	CPA South Seaport	Ports & Industrial	Approved, 3/30/2016*

\$15-10-210 of the CRM Rules and Regulation requires all permit applications to be published in a newspaper for general circulation within the CNMI within 15 days of receipt of application. The list reflects recently received permit applications and those with a recent change in status. New applications are marked with an asterisk (*).

The Public is invited to submit written comments regarding any of the above projects for which a permit decision has not been issued. All permit comments should identify the project by application number. Your comments should be mailed or hand-delivered to the DCRM Office. All persons who desire a public hearing regarding any project may do so by submitting a written request for a public hearing to the DCRM Office within fourteen (14) days for minor permits (APC's) and proposed amended major sitings. Public Hearings are required for all new major siting projects. All public hearing notices are published in a local newspaper of general circulation. Residents of Rota and Tinian may submit comments and hearing requests to their local DCRM Coordinator. Persons wishing to retain the right to appeal a DCRM Permit decision must file a notice of appeal with the DCRM office within thirty (30) days of the issuance of the DCRM permit decision as provided in Part 200 § 15-10-235 of the DCRM Regulations.

Commonwealth of the Northern Mariana Islands

OFFICE OF THE GOVERNOR

Bureau of Environmental and Coastal Quality

Division of Coastal Resources Management
P.O. Box 10007, Saipan, MP 96950
Tel: (670) 664-8300; Fax: (670) 664-8315
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Frank M. Rabauliman
Administrator

Frances A. Castro
Director

PUBLIC NOTICE

From the COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS COASTAL MANAGEMENT PROGRAM
of the CNMI'S DIVISION OF COASTAL RESOURCES MANAGEMENT

DATE: April 05, 2016

NOTICE: The Bureau of Environmental and Coastal Quality (BECQ) Division of Coastal Resource Management (DCRM) is currently reviewing a federal consistency determination from the National Marine Fisheries Service's (NMFS) proposed 2016 interim final rulemaking for Western and Central Pacific fisheries for highly migratory species and fishing effort limits for purse seine fisheries for 2016. NMFS states that this proposed interim rule is "essentially the same as regulatory actions taken in 2014 and 2015, which resulted in the establishment of identical limits on fishing effort by U.S. purse seine fishing vessels."

Federal consistency is a provision of the Coastal Zone Management Act (CZMA) that requires federal actions that affect the coastal zone to be consistent to the maximum extent practicable with the enforceable policies of a coastal state's federally approved coastal management plan.

More information on the NMFS Bigeye Tuna Catch Limits for 2016 can be found at DCRM's website: <http://ow.ly/10hZUN>.

Comments on whether the project is consistent with the enforceable policies of the CNMI's coastal management program can be submitted to the Division of Coastal Resource Management at erinderrington@becq.gov.mp.

This public notice has been published for compliance with 15 CFR § 930.42. DCRM is soliciting public comments for fifteen (15) days, starting on April 06, 2016 and ending on April 21, 2016 in order to give the public a sufficient opportunity to develop and provide comments on whether the proposed project is consistent with management program enforceable policies and still allow DCRM to issue its concurrence or objection within the sixty (60) day response period. We welcome your feedback and thank you for your consideration.

Opinion

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Maliñgun Inañgoghu

By JOHN S. DELROSARIO JR.

Special to the Saipan Tribune



John DelRosario Jr. is a former publisher of the Saipan Tribune and a former secretary of the Department of Public Lands. All views expressed by the author are his/her own and do not necessarily reflect the opinion and stance of the Saipan Tribune.

T i mapot ta arelga ha'anita gi sisteman gobietnamentu kumu man-satton i kabisiyun hegsu' imperadot I Deni' umatetuye programan adelantu siha para i publiku.

Ha nesessita este kabales na inestudian planu 'nai todú patte guine mañainau gi prineponen program siha.

Lau siha mismu chumapag inañgoghun publiku gineng taya' planu yan aksion para umamueba kualidat linala' i tautau siha gi señgsoñg.

Pot mas ke bentí años taya' hatsadan sueddu gi empleau siha gi todú atmos banda. Gi mismu tiempu tat familia ti inaminasa ni kumahulu' fektus siha gi tenda.

Lau manbibu mañguentos pot pineble buente pot ti mparepara na i tai aksion niha mina mas didog pinadesen pineble gi publiku.

Namatman na mamos a'gañ promesan satbasion problema siha. Esta pa' gu puru fabulas de chispas mientras mas maluñu' i kualidat linala' tautau-ta.

Usun Fondu: I konstitusion iya Marianas prumebeniye na todú usun fondun publiku debi u inapprueba gi hechuran appriasion ni lehislatura.

Poresu mina' sige ha' hu apunta huyuñ na i usun \$400,000 ni ma-usa gi mafahan MV Luta illigat. Debi ennau na fondu umapprueba finenina ni lehislatura. Asuntun appriasion fondun publiku malimitte gi lehislatura. Ti ma-atorisa delegasion mama-tinas appriasion. Guaha mohon kampu matatiye lai konstitusion pot usun \$400,000 para batkon familiar i segundu gobietnu as Victor Hokog?

Satbasion: I destrosiun ekonomia deste alacha mattu gi ha chu'otyu' pot sumen taya' konsiderasian gi tautau siha gi señgsoñg. I publiku man-inaminasa te' ug na sapet pot man-hasupag man-ma' gasta fondun ginen hiyuñg.

Deste federat ni umamot hit disposision immigracion, faketerian magagu yan bisnis Japones ni man-huyuñ destrosiu mapega gi santatte 'nai biyon pot biyon pesus na fondu malagnos ginen iya Marianas. Guiya este siha na fondu numana'e hinagoñ yan lina'la' i dikiki' na ekonomia-ta.

Dispues de todú, hita ha' ni natibu mangaige gi uttimon ha'ane sige mandibina haf' masusede yan kau guaha satbasion para ta tutuhon umareglia tatté ha'anita. Kumeke ileghu debi i natibu u tutuhon maseha bisnis familia ni dikiki' punta pot punta. Siña ha' dikiki' lau na fandaña fuetsan todus sa' siempre fitme na pisu 'nai manohge hit.

Siña ha' i man-dañkulu na bisnis manmatompu' lau i bisnis dikiki' sige ha' mamueba siha fitme gi todú mattiru. Nahoñg kinalamten adelantun kualidat na linala' familia yan fondun setbisin publiku. Estague' hu guiguife sa' este ha' chachalaña para ta suhaye mana' fan tailaye gi hinanau man-dañkulu siha na bisnis guine. Nahoñg na sapet!

Chomchum: Sige man-impirau pot mahatsan 'sino mapegan man-presisu siha na fasilitat tat kumu hanom, kandet, chalan yan atbanat 'sino paip apalacha' (sewer) para usun planu ni mangiae esta gi halom soko' iya Marianas.

See MANGLONA on Page 11



NAP once more

I t was a confirmation of my man 'amko forgetfulness when I was reminded that I was not receiving \$82 but \$86 worth of food stamps. I was a day late for the second pick up. Being elderly helped; care providers were friendly; they served with a smile.

I had hope that after the third draw, NAP would be no more than a pleasant memory to me. Well, I did not recuperate as fast, so I asked my social worker to extend my drawing privilege to another two quarters. We might not need to draw the sixth month, too, as my friends and kin alike asked us to be prudent and plan on the sixth draw anyway, to insure a smooth transition between assistance and the resumption of sufficient income.

We do not expect a rapid transformation of our fortune from penury today to luxury tomorrow. In fact, it might take a while to get to the point where I can freely breathe, or, at least, be relaxed while heavily breathing.

The island has not quite recovered from Soudelor, and I noticed that the office of the Principal at Gregorio T. Camacho Elementary School is still on the stage of the school cafeteria rather than the comfort of a reconstructed administration building.

The PSS BoE building will have to wait for the budget to catch up with the required materials to calm down Soudelor's fury. The board meets at Capitol Hill meanwhile, even as the CNMI government tries very hard to repair public conveyances since there is no shortage of infused emergency funds into the main system. With the abundance of CWs on construction and the sufficient number of public and private projects to absorb the workers, it looks like we are still way behind in the recuperating effort after the storm.

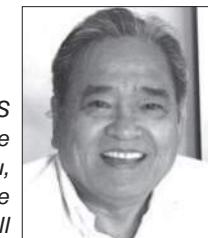
Repairing a broken water pipe alone on the incline coming down from NMC on Msgr. Guerrero to the lagoon has created gridlock during rush hour, and even with portable evening lights installed, the work and the slowdown signs on the road remains. All told, the CNMI government can only account for 80 percent accomplishment of goals they had hoped to get done by December 2015.

Living in the Pacific, I have long ago learned to go by coconut time: when it is ripe, it will fall! We are not creatures of Europe that insist on accomplishing goals on "time." The "when" might be important to the bankers but the roles we play and where we do them are just as important to Oriental friends.

Time as the elliptical movement of the sun against the constellations, measured first by the Egyptians and adopted by the Romans and the Greeks, formalized by Pope Gregory in our current calendar in the 16th century, revised from the Julian calendar developed at the turn of the millennium anno domini, all focused on the sun's trek in the sky, and notably the four seasons of the northern hemisphere but unintelligible in the dry and wet sea-

By JAIME VERGARA

Special to the Saipan Tribune



Jaime Vergara previously taught at SVES in the CNMI. A peripatetic pedagogue, he last taught in China but makes Honolulu, Shenyang, and Saipan home. He can be reached at pinopypanda2031@aol.com. All views expressed by the author are his/her own and do not necessarily reflect the opinion and stance of the Saipan Tribune.

sons of the tropics.

The moon says more where we are at in the East; I did pause for the solar eclipse March 9 but the clouds hovered over the island and the darkness was not as pronounced as it might have been were the eclipse total and foreboding. Sinosphere goes with the lunar time; like the Jewish Passover, the moon determines time; the New Year of the Orient also goes with the moon. The mandate of heaven follows the lunar cycle rather than that of the sun.

The Oriental Zodiac follows the characters of animals acting like humans (except the illusory Dragon), or as the West projected human characteristics to Zeus, the animal Zodiac are also noted for their human qualities and behavior.

While none of the foregoing directly relates to our NAP draw, it shows our confidence towards sufficiency knowing that the system is in place where we can call on public services to meet our temporary needs.

On the other hand, our European brainwashing makes it clear to me that dependency on a public service for a long time is detrimental not only to our immediate mental health but more importantly, to the integrity of the public programs themselves. If we rely on them without understanding that it is within our purview to know that coconut gets ripe and falls, then we miss out on the services' quality and develop dependency.

Anyway, after the third draw, we saw the possibility of long-term work with the Public School System. To be sure, I will be munching my oatmeal with first graders at PSS but what better way to keep the brain cells active than to pit one's wit and sense of humor with those just starting to learn in a classroom setting?

We intend to let student realize that they started learning before they were born and continues 'till they die. The academic nature to regimented sheltered instructions can stifle creativity but we intend to learn how our curriculum folks accelerate the reading-writing skills of our learners, and get students to learn how to learn.

So, whether we take a fourth draw or wait 'till after the sixth, I intend to earn enough to pay taxes and keep NAP in being, but the assistance should no longer be my call, and I intend to keep it that way!

EDITORIAL POLICY

Letters to the editor must include the NAME, VILLAGE ADDRESS, and CONTACT NUMBER of the contributor. Letters that do not have these information will immediately be trashed. Contributions consisting of 500 words or less have more chances of getting published. The *Saipan Tribune* reserves the right to publish a contribution or not; the right to edit submissions for length, accuracy, and clarity; and the right to publish and distribute contributions in print, electronic, or other media formats. Submissions may be sent via snail mail to the 2nd Floor, JP Center, Beach Road, Garapan, Saipan, 96950; fax (670) 235-3740; e-mail to editor@saipantribune.com; or through our website at www.saipantribune.com.

Hacked?—what to do when hackers tap your bank account

Many Commonwealth residents have recently fallen prey to bank account hackers. What can you do to protect your accounts and avoid liability?

Monitor your bank account activity

To avoid liability for and detect fraudulent transactions, it is critical to frequently monitor your bank account activity. If you bank online, don't make it easy for hackers to attack you—don't allow your computer to "remember" or save your account passwords (especially if other users have access to your computer); always log out after completing your banking session; and, if you keep a list of passwords, store it in a secure place. If you receive paper statements, review the statements as you receive them, and then shred them or keep them in a secure location.

Report unauthorized transactions to your bank and close your account

You cannot be held liable for unauthorized transactions occurring without your physical card if you report the unauthorized debits within 60 days after the bank sends you the account statement on which the unauthorized debit appears. (Note: if you lose your debit card or if it is stolen, your liability turns on when you report the missing card—if you fail to report it before unauthorized charges are incurred, you could be exposed to liability. Takeaway: report a missing or stolen card as soon as you discover it's missing!)

If you discover an unauthorized transaction, immediately report it to your bank. You can notify the bank in person, via phone, or in writing. However, a written complaint is always best as it provides proof of your complaint. Your complaint should include all information necessary for the bank to resolve the matter (such as, account number, and amount, date, and location of the unauthorized transaction). Be sure to keep

copies of written correspondence and keep a written record of phone and in-person communications related to the matter. (Note: If you make an oral complaint, the bank may require you to follow up with a written confirmation; if it does, be sure to promptly submit a written confirmation.)

Within 10 business days of receiving a complaint, the bank must promptly investigate the matter and determine whether there was an unauthorized debit. The bank must then credit any unauthorized debit within one business day of determining that the debit was unauthorized. If an investigation cannot be completed within 10 days, the bank may take up to 45 days provided that they give you a provisional credit for the contested amount within 10 business days of receiving your complaint.

In addition to reporting the fraudulent transaction to the bank, you should close the hacked account and transfer your money into a new account with a new account number.

File a complaint with the FTC and DPS

After reporting an unauthorized transaction to your bank, follow it up with a report to the Federal Trade Commission (<https://www.identitytheft.gov/>) and a complaint to the Department of Public Safety. By doing these two things, you can create an "identity theft report," which will make it easier to correct any problems associated with the hack.

Additional precautions: Run a credit report, consider initiating a credit freeze, and monitor all financial accounts

In the best-case scenario, the hacker only has your debit card number; in the worst, the perpetrator has your personal information and will try access other financial accounts and/or try to establish new credit accounts with your information. To guard against the worst case, (1) consider running a credit report—it's free if you haven't run one in the past 12 months—at www.annualcreditreport.com, and review the report for

CONSUMER CORNER

By TERESITA J. SABLÁN

Special to the Saipan Tribune

Teresita J. Sablan is the consumer counsel at the CNMI Office of the Attorney General.



unauthorized accounts; (2) monitor all of your financial accounts on a daily basis to catch other unauthorized transactions; and (3) think about placing a fraud alert on your credit report or initiating a credit freeze (for more information on these options, visit <https://www.consumer.ftc.gov/articles/0279-extended-fraud-alerts-and-credit-freezes>).

Complaints about a bank

If you have an issue related to how a bank is handling your complaint, you should submit a complaint to the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/complaint>.

You should also file a complaint with the Consumer Counsel. Complaint forms are available at the Office of the Attorney General on Capitol Hill or via email (cnmiconsumer-counsel@gmail.com).

The information contained in this article is for general informational purposes only and is not intended to provide legal advice to any individual or entity. This information is not intended to create, and the reading of it does not constitute, an attorney-client relationship.

per occurrence should be levied by our government.

The United States has a long history of producing beautiful currency and coins. After D-Day plus 5 in WWII the government of the U.S., at great expense, imported over \$2 million of silver coins into Saipan and made exchanges with local residents for Japanese yen as an effort to build-up the local Saipan economy. As Americans, we should be proud of our country's long history of high quality and available currency/coins. Failure to accept all valid U.S. currency and coins out of simple ignorance or inconvenience should no longer be tolerated.

I call on all CNMI citizens to actively refuse to pay for any debts or bills, if your legal U.S. currency/coins is not accepted at the point of sale by any business; whether foreign owned or not.

Steven R. Connor

Founder of Mariana Stamp and Coin Club

taimanu matuge` liñguahen niha siempre u faliñgu silensiū gi minachom atdau.

■ ■ ■

Pot Chaleg: Hu soda`un` amiguhu chumuchupa gi hiyuñg hospitat. Bes enkuando ilegña i prohimu na ti amtiyun kanson gofesña. "Heku`a haf" este na otdin mediku i para bai` para chumupa lau esta sala` gofes-hu".

Ineppe ni otru ti amtiyun, "Ti chichipa-yu` lau kanset yan sala` lokue` gofes-hu. Buente siña masañgane-yu` para umiba`!" Sige dispues hu tayuyute i dos amigu`hu sa` ti apmam siempre u fan madispone. Ai na fina` grasia gi halom te`ug na chinatsaga.

■ ■ ■

Estaba lokue` amiguhu Magoo manasasa. Mayaye yan malahyu kako`ña. Hu faisen haf chenotña. Ilegña na ha daflogue abunen ayuyu ya tinatse. Haf na sume` grifu santateña. Ayu buente na `an mamokat kulan palao`an ni pa`gu mandeskakatga. Dios mihi!

Dispues sige chaka chalegña pot un` amiguña ni ma-utot damagas adeñgña pot lamas. Era inadite i prohimu daibites ya `nai iridau mapot maguñg estate debi de uma-utot pot no i bine-nun bakteria gi halom haga`ña u inaffekta titanosña. Ha admite lokue` na daibitesgue`. Hu ñañgon na u adahegue` na uttimoña ma-utot damagasña lokue`. A`saina!

LETTER TO THE EDITOR

'Worthless' pocket change

I am deeply disturbed over a trend seen recently where some of my pocket change is worthless.

Some local Chinese and Japanese owned businesses are refusing to accept payment using valid United States coins and currency; specifically two dollar bills, large Eisenhower one-dollar coins, Kennedy half-dollar coins, and golden/silver colored Presidential one-dollar coins.

The reasons given are that these foreign businesses are "unfamiliar" with ALL of the coins and currency of the United

MALÍNGUN

From Page 10

Manma-aminasa depattamenti yan ahensia siha para una` se-guru na man-makonsidera ginagau petmisu ginen kompania pot lumenos gi halom tres dias.

Kada planu, piot i mandañkulu, man-makompatte deste pisu, kandet, hanom, minetgut simientu, yan otru siha asuntu. Tinaka` este tiempu para uma-ina.

Dispues i mas dañkulu na defektu gaige gi taya` planun administrasion taimanu para umakonduse yan konsige este siha na planu `nai fondun para hanom, kandet, chalan yan sewer apenanás—kara`. I sankatan na patte Saipan tai hanom gi sanpapa` solu para uma-usa inestilan hanom tasi ni inipus guinaguaña.

Buente mapot si Senadot Arnold Palacios yan Sixto Igisomar makomprende na i asuntu debi u huyuñg ginen planun administrasion. Haf` siha i depattamenti yan ahensia para umachogue fuera ke para u fan man-osge? Dispasiu umehute chemchum sasata!

Sensian Yine`ase`: Hu li`e` grupon estudiante mañugu` gi gima` maestran niha. Machuchuda` minagof ya sige matogtug

i prohima. Dispues humanau i maestra para i tenda mamahan mantension pot taya` na`niha i estudianteña.

Hu komprende haf` motibu na ha chogue che`chu` karidot. Ayu `nai hu konfitma ta`lu na ti magpu` ha` che`chu` maestro gi halom kuattro lugan eskuela. Piot ya finagcha`e famaguon siha ni tinahuñg attension gi gima`. Ha dopblague` i maestra para u akude kulan famaguóñ.

Tiempu yan gastun familiaña ha impeña pot che`chu` yine`ase`. Magahet na tat mas sumen na` satisfichu ke para un` baba kanaimu gi numesessita ayudu. Uma`achule` yan che`chu infetmera piot gi man-nina`ye ti amtiyon na chetnot.

Esta hu tayuyute ayu na maestra na umana`e mas minesñgon yan suetteña gi kareraña yan familiaña. Sumen nama`agem na che`chu` karidot.

■ ■ ■

Diripente: Sige man-asablasus pot kuttura, tradision yan usun finu` Chamorro. Mientras tafafama kadu` na diniseha-ta, maliliñgu gi otru punta usun liñguahen sa` 90 pot sientu na famaguon natibu man-finu` E`Eñglis deste pa`gu manana esta`i minachom atdau.

Guaha `nai in` analisa kau umaya i planu yan i ma-intended na resutta? Ti chagu siempre u faliñgu i mantuge` na finu` Chamorro. Un` hinerasion ya ti un` fanague` i manatatte

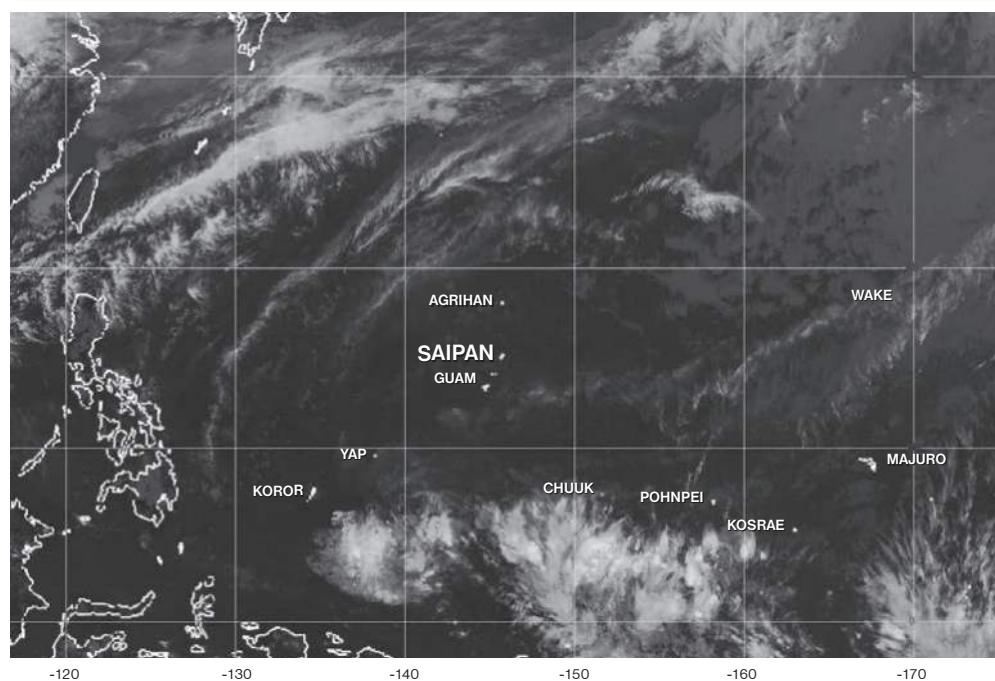
The Weather

5-Day Forecast for Saipan and Tinian

TODAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Partly cloudy with a slight chance of light showers. East winds 10 to 20 mph.	Partly cloudy with a slight chance of light showers. East winds 10 to 20 mph.	Partly cloudy with a slight chance of light showers. East winds 10 to 20 mph.	Mostly cloudy with isolated showers.	Mostly cloudy with isolated showers.

▲ 87°	▼ 74°	▲ 87°	▼ 75°	▲ 87°	▼ 75°	▲ 86°	▼ 75°	▲ 86°	▼ 75°
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Yesterday's Satellite Image



PICTURE TIME: 1:00 PM, TUESDAY, APRIL 5, 2016

Western North Pacific between equator and 25N from 130E to 180.

A shear-line fragment stretches southeastward from 15N143E across Rota to 12N151E. Cloudiness and light showers are along and up to 100 miles north of the shear line farther east another shear line extends northeastward from north of Pohnpei at 10N159E to beyond 180 at 17N. Clouds and widely-scattered showers are along and up to 150 miles north of this shear line. A cool unstable surface flow is across the Wake Island area with cloudiness and patchy showers north of a line from 20N154E to 16N163E to 22N180. A trade-wind trough southeast of Koror and Yap is causing scattered showers and a few thunderstorms within 120 miles of a line from 3N137E to 5N144E. A large trade-wind disturbance is producing scattered showers and isolated thunderstorms from southwest to south of Chuuk within 125 miles of a line from 7N149E to EQ153 and southwest of Pohnpei within 100 miles of 2N156E. Trade-wind convergence is triggering scattered showers near Kosrae within 40 miles of a line from 4N159E to 5N166E and south of Majuro near Tarawa or south of 2N from 168E to 175E.

Satellite image and accompanying information are provided by the National Weather Service. For an updated weather forecast, visit the National Weather Service Guam homepage: www.prh.noaa.gov/guam/

Micronesia

Guam And Rota	Partly Cloudy	▲ 86	▼ 78
Palau	Thunderstorms	▲ 89	▼ 78
Yap	Partly Cloudy	▲ 92	▼ 78
Chuuk	Mostly Cloudy	▲ 87	▼ 81
Pohnpei	Thunderstorms	▲ 88	▼ 80
Kosrae	Partly Cloudy	▲ 85	▼ 81
Majuro	Partly Cloudy	▲ 85	▼ 80

Around the Globe

Auckland	Sunny	▲ 71	▼ 55
Beijing	Partly Cloudy	▲ 76	▼ 53
Hong Kong	Partly Cloudy	▲ 76	▼ 69
Honolulu	Showers	▲ 82	▼ 66
London	Showers	▲ 55	▼ 39
Los Angeles	Sunny	▲ 85	▼ 60
Manila	Partly Cloudy	▲ 96	▼ 77
Melbourne	Rain	▲ 62	▼ 48
Miami	Sunny	▲ 83	▼ 69
New York	Partly Cloudy	▲ 44	▼ 28
Osaka	Partly Cloudy	▲ 72	▼ 57
Paris	Mostly Cloudy	▲ 57	▼ 41
Pusan	Partly Cloudy	▲ 66	▼ 52
Rome	Sunny	▲ 78	▼ 59
Salem	Partly Cloudy	▲ 64	▼ 43
San Francisco	Sunny	▲ 71	▼ 57
Seoul	Mostly Cloudy	▲ 76	▼ 50
Tokyo	Partly Cloudy	▲ 69	▼ 55
Washington, DC	Sunny	▲ 50	▼ 34

Tides

Saipan Harbor

1:31 AM	Today	Low Tide:	0.1 Feet
7:48 AM	Today	High Tide:	2.0 Feet
2:04 PM	Today	Low Tide:	0.4 Feet
7:55 PM	Today	High Tide:	2.0 Feet

Sunrise/Sunset

Today	6:09 AM	6:30 PM
Thursday	6:08 AM	6:30 PM
Friday	6:08 AM	6:30 PM
Saturday	6:07 AM	6:31 PM
Sunday	6:06 AM	6:31 PM

Moonrise/Moonset

Today	4:56 AM	5:18 PM
Thursday	5:46 AM	6:20 PM
Friday	6:37 AM	7:22 PM
Saturday	7:30 AM	8:25 PM
Sunday	8:24 AM	9:27 PM

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NMI CRIME STOPPERS

Anonymous tips can now be submitted through the following:

- Call 234-7272 (PARA) on any telephone
- *11 on any IT&E cellular phone
- Log on to the internet at www.nmicrimestoppers.com

FLIGHT SCHEDULE AS OF MARCH 1, 2016

DEPARTURES			ARRIVALS		
SAIPAN-GUAM (GUM)			GUAM (GUM)-SAIPAN		
UA2924	4:15am	5:05am	Daily	UA2923	2:45am
UA2922	8:40am	9:30am	Daily	UA2925	7:15am
UA2921	1:30pm	3:10pm	1, 4, 5, 7 via Rota	UA2921	12:10pm
UA2920	2:20pm	3:10pm	2, 3, 6	UA2920	12:10pm
UA2928	6:05pm	6:55pm	Daily	UA2927	4:45pm
UA2926	9:50pm	10:40pm	Daily	UA2929	8:30pm
SAIPAN-ROTA (ROP)			GUAM (GUM)-ROTA (ROP)		
UA2921	1:30pm	2:05pm	1, 4, 5, 7	UA2920	12:10pm
ROTA (ROP)-GUAM (GUM)			ROTA (ROP)-SAIPAN		
UA2921	2:35pm	3:10pm	1, 4, 5, 7	UA2920	1:15pm
SAIPAN-NARITA (NRT)			NARITA (NRT)-SAIPAN		
DL297	4:20pm	7:10pm	Daily	DL298	10:35am
SAIPAN-SEOUL (ICN)			SEOUL (ICN)-SAIPAN		
OZ626	2:10am	6:00am	1	7C3402	10:10am
OZ626	2:50am	6:40am	2, 3, 4, 5, 6, 7	OZ625	7:40pm
OZ628	3:50am	7:40am	Daily	OZ625	8:20pm
7C3403	4:35am	8:30am	Daily	OZ627	9:30pm
7C3401	4:30pm	8:25pm	Daily	7C3404	10:10pm
SAIPAN-BUSAN (PUS)			BUSAN (PUS)-SAIPAN		
OZ608	3:10am	6:20am	4, 7	OZ607	9:00pm
SAIPAN-SHANGHAI (PVG)			SHANGHAI (PVG)-SAIPAN		
3U8648	6:10am	8:40am	1, 4, 5, 7	3U8647	10:40pm
SAIPAN-BEIJING (PEK)			BEIJING (PEK)-SAIPAN		
MU764	1:30am	5:30am	3, 5, 7	MU763	4:30pm
SAIPAN-GUANGZHOU (CAN)			GUANGZHOU (CAN)-SAIPAN		
3U8646	4:20am	7:30am	2, 6	3U8645	7:40pm
SAIPAN-MANILA (MNL)			MANILA (MNL)-SAIPAN		
OZ626/701	2:10am	11:15am	1 via ICN	UA190/2927	9:55am
OZ626/701	2:50am				

Business

Panama rejects money-launder label following documents leak

PANAMA CITY (AP)—Panamanians have long shrugged off their country's checkered reputation as a financial haven for drug lords, tax dodgers and corrupt oligarchs. If they're crooks, they've learned from the world's wealthy nations, they like to joke.

That same defensiveness has re-emerged amid the fallout from the leak of 11.5 million confidential documents from the Panama-based law firm Mossack Fonseca revealing details of how some of the globe's richest people funnel their assets into secretive shell companies set up here and in other lightly regulated jurisdictions.

Ramon Fonseca, a co-founder of the firm, said Monday that his country's success in establishing itself as an offshore banking giant has bred jealousy from first-world rivals at a time of increasing competition and scrutiny of the industry in the aftermath of the global financial crisis.

"It's very unfair what's happening because there's not a level playing field," Fonseca told The Associated Press in an interview. "Without a doubt

if this happened to a company in Delaware nothing would happen, but because it's Panama it's the front page of the world's newspapers."

Panama cemented its status as a money laundering center in the 1980s, when dictator Gen. Manuel Noriega rolled out the red carpet to Colombian drug cartels. It has remained a magnet for illicit money, as well as for legitimate funds, because its dollarized economy sits at the crossroad of the Americas. Breakneck economic growth averaging 8.5 percent a year for a decade has been fed by the flood of cash, transforming the capital's skyline into Latin America's Dubai.

But Panama isn't alone in its permissive attitude toward shell companies, which the British-based Tax Justice Network estimates hide \$21 trillion to \$32 trillion in untaxed or lightly taxed financial wealth around the globe. Panama ranks 13th on the watchdog group's financial secrecy index—better than the U.S., which is at No. 3.

In 2014, a group of aca-



Panama City skyline is seen at sunset in Panama, Monday, April 4, 2016. Panama's president says his government will cooperate "vigorously" with any judicial investigation arising from the leak of a vast trove of information on the offshore financial dealings of the world's rich and famous.

demics wrote a book, "Global Shell Games," that looks at tax havens. They used emails

to set up shell companies with 3,700 corporate service providers in 182 jurisdictions,

posing as a range of low- to high-risk customers, including drug traffickers and terror-

ist groups. The findings were startling: All countries scored poorly. Service firms in Panama complied 29 percent of the time with minimum standards like requesting photo IDs and other documents establishing the identity of the company owners. U.S. firms complied on average 25 percent of the time, while Delaware, at 6 percent, was even more lax.

"Most of the money from these shady dealings is held in other countries, not Panama, so there is plenty of blame to share around," said Jason Sharman, one of the book's authors and a political scientist at Australia's Griffith University.

Panamanian President Juan Carlos Varela has promised to cooperate with any judicial investigations stemming from the leaked data, and the country's chief prosecutor's office said Monday that it will look into the documents to see if they reveal any wrongdoing.

Alaska Air buys Virgin America, aims to become best out West

NEW YORK (AP)—Virgin America has loyal passengers who love the airline's cool vibe even if its size and schedule are too limited to meet all their travel needs.

But it appears to be going away.

Alaska Airlines' parent company announced Monday that it will pay \$2.6 billion to buy the Richard Branson-inspired, California-based carrier. Alaska hopes to become travelers' preferred airline on the West Coast and a tougher competitor to giants Ameri-

can, Delta and United on transcontinental routes.

The deal would vault Alaska over JetBlue—the losing bidder for Virgin America—to become the nation's fifth-biggest airline by passenger traffic.

Since it started flying in 2007, Virgin has helped bring down fares on transcontinental routes between California and New York, and it engaged in a price war with Southwest that led to dramatically lower fares in Dallas.

Some analysts believe

the merger will mean fewer bargain fares. Mergers and acquisitions have already reduced nine major U.S. airlines to four and made it easier for the survivors to limit flights, an indirect way to avoid cutting prices. Now two smaller carriers are combining, again leaving passengers with fewer choices.

"We think (Virgin) was a price disruptor in the industry, so we think we will see less discounting on these routes," said Jim Corridore, an analyst with S&P Capital IQ.

But Alaska's CEO, Brad Tilden, said Alaska and Virgin thrive because they keep their costs—and as a result airfares—lower than bigger airlines.

"We don't have any intention of straying from that strategy," Tilden said.

Alaska faces the risk that Virgin's most passionate passengers won't like their new airline because it won't be as hip. The combined company plans a campaign to keep those key customers happy and flying.

Treasury Department sets its sights against inversions

WASHINGTON (AP)—The Treasury Department announced a new package of rules Monday aimed at making "tax inversions"—when U.S. companies move abroad for lower tax rates—less financially appealing.

The new regulations, the third round that Treasury has put forward on inversions, seek to limit internal corporate borrowing that shifts profits out of the United States.

Tax inversions have sparked a political outcry. Last November, drug companies Pfizer and Allergan announced a \$160 billion

deal that could save New York-based Pfizer hundreds of millions of dollars in U.S. taxes annually by moving its headquarters for tax purposes to Ireland, where Allergan is based.

Late Monday, Pfizer and Allergan issued a joint statement saying that they are reviewing the new Treasury rules and would not speculate on their potential impact. Investors, however, appeared to think the rules could undermine the two companies' deal, and sent Allergan's shares down nearly 22 percent in after-hours trading. Pfizer's shares rose about

2 percent.

Treasury Secretary Jacob Lew said Treasury's new rules are designed to make inversions less economically beneficial for companies. But he again called on Congress to act to halt the practice.

"Only new anti-inversion legislation can stop these transactions," Lew said on a conference call with reporters. "Until that time, creative accountants and lawyers will continue to seek new ways for companies to move their tax residences overseas and avoid paying taxes here at home."

Several Democrats have announced bills to make it harder for U.S. corporations to invert and President Barack Obama has included proposals in a package of measures to reform corporate taxes. But prospects for passing such legislation in an election year are not deemed high, given the wide differences between Democrats and Republicans on taxes.

In a statement, Sen. Charles Schumer, D-New York, praised Treasury's new set of proposals. But he said "the only way to slam the door on inversions for good is to pass tough, strong legislation and reform our tax laws."

BUSINESS BRIEFS

Disney heir apparent Tom Staggs is leaving the company

LOS ANGELES (AP)—Tom Staggs, the presumed frontrunner to replace Bob Iger as CEO of The Walt Disney Co., is leaving the company next month. The surprise announcement Monday means Disney will have to look further for Iger's successor after he steps down in June 2018, a date the popular chief executive has extended twice. Staggs, a 26-year Disney veteran and its chief operating officer, had been assumed to be on track for the top job after the next leading candidate, Jay Rasulo, resigned last June as chief financial officer. Staggs was promoted to COO in February 2015, a promotion taken as a sign that he had won the internal competition to eventually take the Disney reins.

US judge OKs \$20B settlement from 2010 BP oil spill

NEW ORLEANS (AP)—A federal judge in New Orleans

granted final approval Monday to an estimated \$20 billion settlement over the 2010 BP oil spill in the Gulf of Mexico, resolving years of litigation over the worst offshore spill in the nation's history. The settlement, first announced in July, includes \$5.5 billion in civil Clean Water Act penalties and billions more to cover environmental damage and other claims by the five Gulf states and local governments. The money is to be paid out over roughly 16 years. The U.S. Justice Department has estimated that the settlement will cost the oil giant as much as \$20.8 billion, the largest environmental settlement in U.S. history as well

as the largest-ever civil settlement with a single entity. U.S. District Judge Carl Barbier, who approved the settlement, had set the stage with an earlier ruling that BP had been "grossly negligent" in the offshore rig explosion that killed 11 workers and caused a 134-million-gallon spill.

Tax inversions have sparked a political outcry. Last November, drug companies Pfizer and Allergan announced a \$160 billion



LEADING INDICATORS

DOW	S&P	NASDAQ
17,737.00	2,066.13	4,891.80
-55.75	-6.65	-22.75
0.31%	0.32%	0.46%

EXCHANGE RATES	
Hong Kong Dollar	7.7557
Australian Dollar	1.3159
British Pound	0.702
Canadian Dollar	1.31
Chinese Yuan	6.4723
Euro	0.8782
Indian Rupee	66.195
Indonesian Rupiah	13215
Japanese Yen	110.8335
Malaysian Ringgit	3.9177
New Zealand Dollar	1.4725
Philippine Peso	46.1845
Singapore Dollar	1.3558
South Korean Won	1154.99
Swiss Franc	0.959
Taiwan Dollar	32.393
Thailand Baht	35.333

Nation

Trump and Cruz making final pitches to Wisconsin voters

MILWAUKEE (AP)—After Donald Trump's toughest stretch of the campaign, he and Ted Cruz made spirited final pitches Monday to Wisconsin voters, who will cast ballots Tuesday in a Republican primary that both consider a key step in the race for president.

After Tuesday, there's a two-week lull before the next important voting, in New York.

Trump is facing pressure on multiple fronts following a difficult week marked by his controversial comments, reversals and rare moments of contrition. While his past remarks on topics like Mexican immigrants have drawn a backlash, even he appeared to recognize the damage caused by missteps in the lead-up to Wisconsin.

Those included re-tweeting an unflattering photo of Cruz's wife and a series of contradictory comments on abortion that managed to draw condemnation from both abortion rights activists and opponents.

While Trump is the only



Republican presidential candidate Donald Trump speaks at a rally at the Milwaukee Theatre Monday, April 4, 2016, in Milwaukee.

Republican with a realistic path to clinching the nomination ahead of the Republican convention, a big loss in Wisconsin would greatly reduce his chances of reaching the needed 1,237 del-

egates before then. A big win for Trump would give him more room for error down the stretch.

He's facing a tough challenge in Cruz, whom polls show with a lead in Wiscon-

sin. And he has been battered by negative ads. The state's top Republican advertiser has been Our Principles PAC, which pumped almost \$1.3 million into anti-Trump ads. The Club for Growth, which

California, New York enact US-highest \$15 minimum wages

LOS ANGELES (AP)—California and New York acted Monday to gradually push their statewide minimum wages to \$15 an hour—the highest in the nation—as Hillary Clinton and Bernie Sanders again seized on wage disparity and the plight of the working poor in their fight for the Democratic presidential nomination.

Clinton joined New York Gov. Andrew Cuomo at a raucous rally in Manhattan as he signed the law that will gradually boost that state's pay rate. The former first lady predicted the movement will "sweep our country."

Sanders said in a statement

that his campaign is about building on the steps in California and New York "so that everyone in this country can enjoy the dignity and basic economic security that comes from a living wage."

The new laws in California and New York mark the most ambitious moves yet by legislatures to close the national divide between rich and poor. Experts say other states may follow, given Congress' reluctance to act despite entreaties from President Barack Obama.

In a statement, Obama commended California and again urged Congress to raise the federal minimum wage.

"It's time for Congress to step up and do what is right for every hard-working American and for our economy," he said.

In Los Angeles, Gov. Jerry Brown was cheered by union workers—some chanting in Spanish—as he signed a bill into law that will lift the statewide minimum wage to \$15 an hour by 2022.

The bill's effects could vary widely in the vast and diverse state, from sparsely populated mountain and desert areas to inner city Los Angeles and wealthy Silicon Valley.

While it was a victory for those struggling on the margins of the economy

and the politically powerful unions that pushed it, business groups warned that the higher wage could cost thousands of jobs as employers are forced to provide steadily bigger paychecks

A \$15 base wage will have "devastating impacts on small businesses in California," Tom Scott, executive director of the state branch of the National Federation of Independent Business, said in a statement. "Ignoring the voices and concerns of the vast majority of job creators in this state is deeply concerning and illustrates why many feel Sacramento is broken."

Amtrak train struck backhoe at 106 mph; 2 killed on track

CHESTER, Pa. (AP)—An Amtrak passenger train was going 106 miles per hour in a 110 mph zone when it struck a backhoe sitting on the same track, killing the backhoe operator and a track supervisor, federal and local officials said Monday.

The engineer applied the emergency brakes five seconds before impact, the National Transportation Safety Board said late Monday. No one on board was killed, although more than 30 passengers were injured.

Videos showed construction equipment on the track

and a contractor's equipment on an adjacent track before the crash Sunday morning, NTSB investigator Ryan Frigo said. He could not comment on who was authorized to be there, but said work crews were scheduled to be interviewed on Tuesday.

"There is a large amount of data to be looked at," Frigo added.

Amtrak trains on the Northeast Corridor resumed regular service on Monday.

The train was heading from New York to Savannah, Georgia, at about 8 a.m. Sunday when it hit a piece of equip-

ment in Chester, about 15 miles outside of Philadelphia. The impact derailed the lead engine of the train, which was carrying more than 300 passengers and seven crew members. The injuries were not considered life-threatening.

The Delaware County Medical Examiner's Office identified the victims as backhoe operator Joseph Carter Jr., 61, of Wilmington, Delaware, and Peter Adamovich, 59, of Lincoln University, Pennsylvania. They died of blunt force trauma.

The union representing

workers have now been killed on the job on Amtrak's Northeast Corridor since March 1. And that raises questions about worker safety, the Brotherhood of Maintenance of Way Employees said.

Amtrak introduced a set of new safety protocols effective March 15. It says violations are handled with zero tolerance, and some cases lead to immediate dismissal.

Rail safety workers said track workers are supposed to double-check their assignments with dispatchers to be sure they are not working on or around an active track.

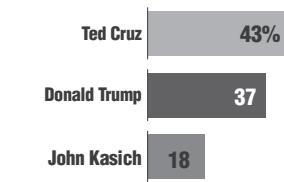
has endorsed Cruz, is spending \$800,000 on ads that promote voting for Cruz—not John Kasich—as the best way to ensure a Trump defeat.

Also, the state's Republican

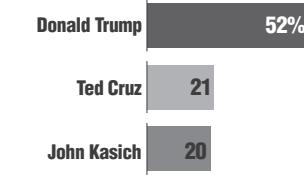
Primary poll: New York, Wisconsin

A poll asking Americans which candidates they are most likely to vote for in the New York and Wisconsin presidential primaries

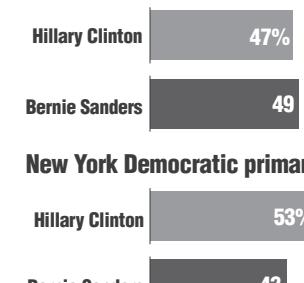
Wisconsin Republican primary



New York Republican primary



Wisconsin Democratic primary



Source: YouGov
Graphic: Tribune News Service

establishment, including Gov. Scott Walker, and some of its most influential conservative talk radio hosts have lined up to support Cruz.

At the same time, Trump's campaign has been outmaneuvered by Cruz in some early states where the campaigns are working to ensure that the delegates who attend the convention this summer are loyal to them.

In North Dakota, Cruz's team, for instance, has been scooping up endorsements from delegates who were selected at the party's state convention over the weekend.

All 28 delegates will go to the national convention as free agents. But in interviews, 10 said they were committed to vote for Cruz. A few others said they were leaning toward him.

None has endorsed Trump so far.

And while Trump won Tennessee's March 1 primary, picking up 33 delegates, his supporters have complained that some Trump delegates selected by the state executive committee weren't actually supporters. They'll have to vote for Trump on the first two ballots at the convention, but they can vote as they wish on important procedural matters, including the party platform and the rules for the convention.

Fever: Federal report says global warming making US sick

WASHINGTON (AP)—Man-made global warming is making America sicker, and it's only going to get worse, according to a new federal government report.

The 332-page report issued Monday by the Obama administration said global warming will make the air dirtier, water more contaminated and food more tainted. It warned of diseases, such as those spread by ticks and mosquitoes, longer allergy seasons, and thousands of heat wave deaths.

Environmental Protection Agency chief Gina McCarthy said if that's not enough, climate change affects people's mental health, too.

"It's not just about polar bears and melting ice caps. It's about our families. It's about our future," McCarthy said at a White House event unveiling the report.

Climate change affects more people in more ways than anything doctors have seen in the past, said Surgeon General Vivek Murthy. He

said the report allows doctors to better quantify "the sheer number of pathways through which climate affects health."

That includes air pollution worsened from power plants, pollen and even wildfires, he said.

"Not being able to breathe is one of the most frightening experience" for people, Murthy said. "We're talking about scary moments for parents and children."

Asthma is already the No. 1 cause of children going to the hospital and "now we're seeing it worsening because of the heat, the allergens," and air pollution, said Lynn Goldman, dean of the George Washington University's public health school.

White House science adviser John Holdren highlighted heat waves, saying that even with some reduction in emissions of heat-trapping gases globally, "we can see thousands to tens of thousands of heat-related deaths in the United States each summer."

Asia

In Australia, surfing soothes asylum-seekers' fears of sea

SYDNEY (AP)—They gather under the blazing sun and blue skies of an Australian beach, looking out at the water that once symbolized so much misery: Terrifying boat trips marked by sickness and death and the constant dread that their own lives might be nearing the end. But today, the sea will become their unlikely savior.

For these five asylum-seekers, a novel program introducing them to the iconic Aussie sport of surfing is helping to transform both their feelings toward the ocean and their lives and allowing them, at least for a brief time, to forget the pains of the past.

"We know that getting into the ocean and surfing makes everybody feel good," says Brenda Miley, surf school director at Let's Go Surfing, which is providing the lessons. "... I just think it's a win-win because it helps build confidence, they learn some skills, they learn about being a local Aussie."

There is a rush of nervous laughter and chitchat as the men file into the Let's Go shop at Sydney's famed surf haven, Bondi Beach. Inside, instructors Conrad Pattinson and Will



AP In this Wednesday, March 23, 2016, photo, from left, Surf instructor Conrad Pattinson, asylum seekers Roohollah, Amin, Mahdi, Uthayakumar, Kumar and surf instructor Will Bigelow pose for a photo with their surfboards after a surfing class on Bondi Beach in Sydney, Australia.

Bigelow demonstrate how to put on wetsuits.

Amin, an asylum-seeker from Iran, flexes his muscles under the neoprene and chuckles. He has been urging his fellow Surfing Without Borders buddies along all morning, ea-

ger to get on a surfboard for the first time. But he admits his excitement is tinged with anxiety.

Like the tens of thousands of asylum-seekers who have fled to Australia in recent years, Amin's trip involved a harrowing ocean crossing that began in Indonesia, where smugglers pack migrants into rickety boats that frequently break down or capsize. Those who survive the journey are often scarred by it.

Amin's memories of that trip and the relentless seasickness that came with it are dark. Today, though, he hopes to forget all that.

Down on the beach, Pattinson and Bigelow give the men a pep talk. They explain how the current works and the different parts of the surfboard.

"We're going to make a plan to keep it safe and get heaps and heaps of waves,"

Bigelow says.

Amin eyes the turquoise water, where the swells are gaining strength. He asks how far out they will go. "Not deep," Bigelow assures him.

The students practice standing on the boards from the safety of the sand. Pattinson warns them that if they don't use proper form, they'll lose their balance and "do a helicopter." At this, he circles his arms

wildly. The men crack up.

Finally, it is time to hit the water. The men slide onto their boards and paddle toward a sandbar where the waves are breaking. There, the instructors help maneuver the students' boards into the proper position. And when Amin is ready, Pattinson pushes him forward onto his first wave.

Amin presses himself up with his hands, pops into a brief, unsteady crouch and...

Splash!

"Fell down, no good!" he says. Undeterred, he wipes his face, grabs his board and paddles back out.

One by one, the men make their first shaky attempts as Pattinson and Bigelow whistle and cheer. Flanked by other student surfers, they are largely indistinguishable from the rest of the rookies: Their hips wobble, their arms "do the helicopter," they occasionally collide, and they belly flop more than they stand. But more than anyone else in the water, they laugh.

PH launches world's first mass dengue vaccination

MANILA, Philippines (AP)—The Philippines on Monday launched the first public immunization program for dengue fever, seeking to administer to a million schoolchildren the world's first licensed vaccine against a mosquito-borne disease that the World Health Organization estimates infects 390 million people a year globally.

Hundreds of fourth-graders at a public school in metropolitan Manila's Marikina city were given the first of three shots of Dengvaxia. Some of the pupils received their vaccination shot under the glare

of cameras during a festive ceremony at a gymnasium festooned with multicolored bunting and preceded by songs and dances performed by the children.

The Philippines had the highest dengue incidence in the WHO's Western Pacific region from 2013 to 2015, recording 200,415 cases last year, according to the Department of Health.

Health Secretary Janette Garin called the program's launch "a historic milestone" in public health. "We are the first country to introduce, adopt and implement the first-

ever dengue vaccine through (the) public health system and under a public school setting," she said.

The government is spending 3.5 billion pesos (\$76 million) to administer the free vaccines, which it bought at a discounted cost of 3,000 pesos (\$65) for three doses for each child. Free vaccine programs ensure that "health should be for all, rich or poor," Garin said.

The health department says a study showed that the vaccination of 9-year-old children for five years starting in 2016 can reduce dengue cases

Vietnam warns of dire impact from planned Mekong dams

HANOI, Vietnam (AP)—Vietnam has predicted "very high adverse effects" on the Mekong River environment and economy if 11 proposed dams are built on its lower mainstream.

The warning is the result of a 2 1/2 year study submitted by Vietnam to the Mekong River Commission comprising Thailand, Vietnam, Cambodia and Laos.

A commission statement released Monday said the study, which includes 800 pages of

impact-assessment reports, indicates "high to very high adverse effects on some of the key sectors and environmental resources in Cambodia and Vietnam."

The commission said it considers the report an internal document and is not yet releasing it. Vietnam has not released it publicly.

Laos is behind most new dams proposed for the lower Mekong. It wants hydropower exports to become a mainstay of its economy, which is among

the least developed in Asia.

The river commission, which was set up to mediate the conflicting water priorities of Mekong countries, said the Vietnamese report will help its own study, which was commissioned in 2011 and expected to be completed next year.

Much of Southeast Asia is suffering a record drought due to El Nino and officials in Vietnam have said the effects are exacerbated by existing Chinese dams on the upper

Mekong. The rice-bowl-sustaining river system flows into Myanmar, Laos, Thailand, Cambodia and Vietnam.

The Mekong is also one of the world's largest inland fisheries, providing a livelihood to millions of people. Existing research on dams worldwide shows they significantly diminish fishing grounds by creating barriers to breeding-cycle migrations and creating river conditions that destroy habitat and food sources.

ASIAN BRIEFS

Myanmar's former president leaves office, joins monkhood

YANGON, Myanmar (AP)—Myanmar's former president Thein Sein has shed his formal attire and his hair to join the Buddhist monkhood. Thein Sein's ordination as a monk took place Monday, officials said, four days after he presided over a historic transition of power to the former opposition party headed by Aung San Suu Kyi. Photographs circulating on social media show the former president, with his head shaved and dressed in a saffron robe, beside a fellow monk. The Ministry of Information released a statement on its Facebook page saying Thein Sein will spend five days in the monkhood. A temporary stint at a monastery is common in the predominantly Buddhist country, where boys are expected to ordain as novice monks at some point in their childhood and then return later in adulthood.

Ex-New Zealand leader Clark announces bid for top UN post

WELLINGTON, New Zealand (AP)—Helen Clark, a former New Zea-

World

EU begins shipping migrants in Greece back to Turkey

ATHENS, Greece (AP)—A controversial European Union plan to stem the flow of refugees began Monday with the deportation of more than 200 people from Greek islands to Turkey, despite concerns over human rights and criticism that Europe was turning its back on refugees.

As dawn broke, buses filled with migrants left under heavy security from a detention center on the island of Lesbos headed to the port for the short boat ride to the Turkish port of Dikili. More were ferried across from the island of Chios, where riot police clashed hours earlier with demonstrators protesting the expulsions.

In all, 202 people from 11 nations—191 men and 11 women—were sent back. They included 130 Pakistanis, 42 Afghans, 10 Iranians, five Congolese, four Sri Lankans, three Bangladeshis, three from India, and one each from Iraq, Somalia and Ivory Coast, as well as two Syrians who Greek authorities said had asked to be sent back.

Human rights groups expressed deep concern over the operation.

"The returns underway this morning in the Aegean are the symbolic start of the potential disastrous undoing of Europe's commitment to protecting refugees," said Amnesty International's deputy director for Europe, Gauri van Gulik. "Urgent key questions are: What process is everyone going through and



A Turkish police officer escorts a migrant after a vessel transporting migrants from Greek island of Lesbos docked in Dikili port, Turkey, Monday, April 4, 2016. AP

what will become of them after their return?"

Judith Sunderland, acting deputy Europe director at Human Rights Watch, said trying to close the Aegean migration route by shipping people "back to uncertain fates in Turkey" will only make them seek potentially more dangerous and expensive ways to reach the EU.

"This whole deal involves throwing human beings down legal loopholes," she said. "Turkey is not a safe country, and rights on paper are not the same as rights in practice."

"It is completely disingenuous to say that the EU-Turkey deal is about saving lives,"

Greece deports migrants back to Turkey



Sunderland added. "Conducting serious search-and-rescue operations at sea, doing large-scale, unconditional resettlement, creating legal migration pathways—these policies would save lives."

European officials insist the EU-Turkey agreement is the only way to deter people from heading to Greece from the nearby Turkish coast—a brief but perilous trip that has cost many lives—and to stop what was an almost uncontrolled flow of hundreds of thousands of people heading into Europe's prosperous heartland.

Under the deal, those who arrived on or after March 20 will be sent back to Turkey

Iceland's PM says he won't resign in Panama Papers scandal

REYKJAVIK, Iceland (AP)—Iceland's prime minister told parliament Monday he will not resign even as thousands of angry protesters demanded he step down and call new elections because of leaked documents that raised questions about his financial affairs.

The leaked documents have sparked a media investigation of possible links to an offshore company that could represent a serious conflict of interest.

"I have not considered quitting because of this matter nor am I going to quit because of this matter," a defiant Sigmundur David Gunnlaugsson told parliament. "The government has had good results. Progress has been strong and it is important that the government can finish its work."

He left the building as protesters gathered outside. Police estimated the crowd at 8,000 people—a throng called by duty officer Arnar Runar Marteinsson the largest protest

he had ever seen in Reykjavik.

Participants blew whistles, banged pots and pans, set off fireworks and stomped the barricades separating the protest site from the parliament building. The sound was deafening and reminiscent of the sustained protests in 2008 and 2009 that led to the fall of the government after a financial collapse crippled the island nation.

"There is no other choice but for the prime minister to go," said Gudrun Jonsdottir, a teacher in Reykjavik. "The people of Iceland will not tolerate this corrupt government. You can hear how angry we are."

News reports have alleged that Gunnlaugsson and his wife set up a company in the British Virgin Islands with the help of a Panamanian law firm at the center of a massive tax evasion leak. The reports have prompted calls for a no-confidence vote in parliament against him.

He told parliament he and his wife have paid all their taxes in full and he denied having assets in a tax haven. Gunnlaugsson also said there was nothing new in the information contained in the Panama Papers data leak.

A variety of opposition figures still called for him to leave office and have called for a no-confidence vote against his center-right government.

The revelation concerns the company Wintris Inc., which Gunnlaugsson allegedly created in 2007 along with his partner at the time, Anna Sigurlaug Palsdottir, who is now his wife.

He allegedly sold his half of the company to Palsdottir for \$1 on Dec. 31, 2009, the day before a new Icelandic law took effect that would have required him to declare the ownership of Wintris as a conflict of interest.

Wintris lost money as a result of the 2008 financial crash that crippled Iceland, and is

claiming a total of 515 million Icelandic kronur (\$4.2 million) from the three failed Icelandic banks: Landsbanki, Glitnir, and Kaupthing.

Gunnlaugsson has been accused by opposition leaders of a serious conflict of interest because as prime minister he was involved in reaching a deal for the banks' claimants. Former Prime Minister Johanna Sigurdardottir called for Gunnlaugsson's resignation, as did Birgitta Jonsdottir, the popular head of the Pirate Party.

Gunnlaugsson, the head of the center-right Progressive Party, began his four-year term in 2013, five years after Iceland's financial collapse.

Iceland, a volcano-dotted North Atlantic nation with a population of 330,000, went from being an economic superstar to financial basket case almost overnight when its main commercial banks collapsed within a week of one another in 2008.

unless they qualify for asylum. For every Syrian returned, Europe will take a Syrian to be resettled in an EU country.

Despite the deal, hundreds have persisted in making the Aegean crossing, although the numbers are far lower than the thousands who had earlier arrived daily. On Monday, Greek authorities said they had registered 339 new arrivals over the past 24 hours.

Even Turkish President Recep Tayyip Erdogan, whose country signed up to the deal in return for an EU pledge of 3 billion euros to handle the refugee crisis, lashed out at Europe for turning its back on refugees and restricting the

numbers they will accept.

"Did we turn Syrians back? No, we didn't, but they did," he said of EU countries. "By way of placing razor wire, they didn't let these people into their countries. We see who's dying on the Aegean Sea. But the number of those rescued by us on the Aegean Sea is 100,000."

Turkey is home to 2.7 million Syrian refugees, but has come under criticism for not cracking down on the smugglers who have ferried hundreds of thousands across to Greek islands, often with deadly results. Under the deal, Turkey will also see visa liberalization talks and EU membership negotiations speeded up.

Leaks about offshore accounts leave Russians unimpressed

MOSCOW (AP)—In the list of presidents, prime ministers, sheiks, billionaires and other magnates cited in a sweeping worldwide investigation into hidden assets in offshore accounts, there was an odd man out: A Russian cellist.

Up until now, 64-year-old Sergei Roldugin was known only in the Russian music community—as a People's Artist of Russia and the artistic director of the House of Music in St. Petersburg. What makes him stand out from other Russian musicians, however, is his close ties to President Vladimir Putin.

Roldugin features in Putin's early autobiography as a close friend and the godfather of Putin's eldest daughter, Maria. He pursued a musical career, and despite the fact that he never became a tycoon like many of Putin's other friends, he did somehow acquire a stake in the Rossiya bank, one of the first Russian firms slapped with U.S. sanctions following Russia's 2014 annexation of Crimea.

The U.S. Treasury in 2014 described the bank as being "designated for providing material support to govern-

ment officials" and co-owned by members of Putin's inner circle. But unlike other Putin friends who have built flourishing businesses in Russia, Roldugin, whose stake in Rossiya was reported at 3.3 percent, was not slapped with sanctions.

A myriad of documents that the Washington-based International Consortium of Investigative Journalists gained access to showed Roldugin—or someone posing as him—skillfully operating affiliated companies that controlled a significant share of a business empire that earned tens of millions of rubles per day from murky deals. The companies received millions from Putin's friends and Russian billionaires as well as preferential loans from a Russia-controlled Cyprus-based bank.

The journalists who analyzed the leaked documents from the Panamanian law firm Mossack Fonseca, one of the world's biggest creators of shell companies, say the combined turnover of a company that Roldugin is reported to have owned through an intermediary between 2009 and 2012 was around \$2 billion.

Pollution alert in Mexico City on eve of new driving rule

MEXICO CITY (AP)—Mexico City authorities have declared a pollution alert after smog rose to 10 times acceptable limits on the eve of an unpopular new program to reduce the number of cars on the road in hopes of improving the capital's dirty air.

A rule that will be in effect through June will keep one-fifth of the city's cars at home every week day begin-

ning Tuesday. Before the rule was decreed last week, newer or cleaner cars were exempt from a regulation that bans cars from driving based on their license plate number.

The city is offering some free bus services and taxi discounts.

Mexico City used to declare pollution alerts after smog reached 1.9 times acceptable limits, or soot reached 1.75. It now declares alerts at 1.5.

Focus

By DAVID McHUGH and FRANK JORDANS
ASSOCIATED PRESS

FRANKFURT, Germany (AP)—A leak of 11.5 million documents from a Panama-based law firm offers a glimpse into the shadowy world where the rich and powerful hide their money, raising sharp questions about the use of shell companies that obscure the identities of their true owners.

Leaders of the Group of 20—representing about 80 percent of the global economy—have vowed to crack down on the practice, which is blamed for helping conceal money laundering, corruption and tax evasion.

By themselves, shell companies aren't illegal. Countries have tightened rules on using them—but not enough to satisfy anti-corruption activists.

News organizations working with the Washington-based International Consortium of Investigative Journalists have been processing the legal records from the Mossack Fonseca law firm that were first leaked to the *Sueddeutsche Zeitung* newspaper based in Munich, Germany.

In reports that began Sunday, they said the document dump that they dubbed the "Panama Papers" shows the hidden offshore assets of politicians, businesses and celebrities, including 12 current or former heads of state.

Among the countries with

past or present political figures named in the reports are Iceland, Ukraine, Pakistan, Saudi Arabia, Russia and Argentina.

The law firm said in a statement it observed all laws and international standards covering corporate registrations.

Ramon Fonseca, a co-founder of Mossack Fonseca—one of the world's largest creators of shell companies—confirmed to Panama's Channel 2 that documents investigated by the ICIJ were authentic and had been obtained illegally by hackers.

But he said most people identified in the reports were not his firm's direct clients but were accounts set up by intermediaries.

One of the most prominent subjects of the report is Russian President Vladimir Putin, although his name does not appear in the documents. ICIJ said on its website that the documents show how complex offshore financial

Data trove offers glimpse of how the rich hide their money

deals channeled as much as \$2 billion to a network of people linked to Putin.

One focus was Sergei Roldugin, a professional cellist and childhood friend of Putin. Roldugin was listed as the owner of companies that obtained payments from other companies worth tens of millions of dollars, and of a stake in Bank Rossiya, described by the U.S. Treasury as "designated for providing material support to government officials."

"The evidence in the files suggests Roldugin is acting as a front man for a network of Putin loyalists—and perhaps for Putin himself," the consortium said. Roldugin was unavailable for comment Monday. A receptionist at the St. Petersburg House of Music, where he is artistic director, said he was not in.

Kremlin spokesman Dmitry Peskov claimed Putin was the "main target" of the investigation, which he suggested was the result of "Putinophobia" and aimed at smearing Russia in a parliamentary election year.

He suggested the ICIJ had ties to the U.S. government. The ICIJ is part of the non-profit, non-partisan Center for Public Integrity, and neither takes U.S. government funding, said Peter Bale, CPI's chief executive.

Peskov said he would not go into the details of allegations that Putin's friends ran an offshore scheme, "mainly because there is nothing concrete and nothing new about Putin, and a lack of details."

Peskov, who had warned last week of an upcoming "information attack" on Putin, said he expected more reports to follow.

In Russia, where the investigation was published by the independent newspaper Novaya Gazeta, the scandal initially faced an effective coverage ban. Following hours of silence, state-owned Channel One reported the story, leading with Peskov's denial and mentioning dealings involving Ukrainian President Petro Poroshenko. The TV report said the leak may have been a U.S.-orchestrated attempt to remove Panama as a tax haven since it is competing for tax revenue.

The U.S. Justice Depart-

The secret shell game

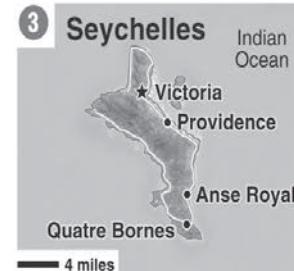
Some small nations and territories have become offshore havens for forming corporations.



Four far-flung examples



- Population: 3.8 million
- Panama is the registered domicile for more than 500,000 companies and foundations
- U.S. considers Panama a "country of concern" for money laundering



- Population: 28,054
- British overseas territory that may be the world's biggest provider of offshore companies
- As many as 40 percent of the world's offshore companies have been formed here

Source: McClatchy Washington Bureau, CIA World Factbook

Graphic: Robert Dorrell, GraphFix Lab/TNS

ment was reviewing the leak for evidence of possible criminal wrongdoing that might have a link to the United States or to its financial system but could not comment on specific documents, said spokesman Peter Carr. It's not clear how many Americans have been identified in the documents, but thousands of Europeans have been named, according to local journalists.

At the U.S. Treasury Department, spokeswoman Whitney Smith also declined specific comment on the revelations of the documents. The U.S. government "intently focuses on investigating possible illicit and sanctions-eva-

sion activity using all sources of information, both public and non-public," she said in a statement.

Australia's Tax Office said Monday it was investigating more than 800 wealthy people for possible tax evasion linked to their alleged dealings with Mossack Fonseca. The agency said it had linked more than 120 of those people to an offshore services provider in Hong Kong, but did not identify the company.

Anti-corruption advocates say legal standards on shell companies have improved in some countries but are not tough enough. The G-20 leaders adopted 14 principles in

November 2014 at a summit in Brisbane, Australia. The essence was that companies should be able to identify to authorities who their real owners are. Otherwise, that opens the way for money laundering—obscuring the origins of money made from illegal activity—and tax evasion.

Yet in a follow-up report in September, the anti-corruption group Transparency International said that actual implementation of the recommendations into national law had lagged. Most member countries had at least adopted a clear definition of what real ownership means, but lagged on requiring law firms and banks servicing the rich to require—and independently confirm—the identity of the real owner.

Casey Kelso, advocacy director at anti-corruption organization Transparency International in Berlin, said the reports "should light a fire under governments to take action."

"We hope that it will galvanize political leadership to actually walk the talk... You can now see the names of the people," he said.

Development advocates say shell companies help drain tax and natural-resources revenue from poor countries that desperately need the money.

The ICIJ said the documents involve 214,488 companies and 14,153 clients of Mossack Fonseca. The non-profit group said it would release the full list of companies and people linked to them next month.

Sueddeutsche Zeitung said it was offered the data more than a year ago through an encrypted channel by an anonymous source. The source sought unspecified security measures but no compensation, said Bastian Obermayer, a reporter for the paper.

The data was from 1977 through 2015, the paper said. The newspaper and its partners verified the data's authenticity by comparing it to public registers, witness testimony and court rulings, Obermayer added.

"It allows a never-before-seen view inside the offshore world—providing a day-to-day, decade-by-decade look at how dark money flows

through the global financial system, breeding crime and stripping national treasures of tax revenues," the ICIJ said.

Panama "is the last major holdout that continues to allow funds to be hidden offshore from tax and law enforcement authorities," said Angel Gurria, secretary-general of the Organization for Economic Cooperation and Development, an organization representing mostly rich countries. It has been working with the G-20 to restrict the use of shell companies.

Panamanian President Juan Carlos Varela said his government had "zero tolerance" for illicit financial activities and would cooperate "vigorously" with any investigation.

Reports based on the leak said Iceland's Prime Minister Sigmundur David Gunnlaugsson set up a company called Wintris Inc., in the British Virgin Islands in 2007 with his partner at the time, Anna Sigurlaug Palsdottir, who is now his wife.

He reportedly sold his half of the company to Palsdottir for \$1 on Dec. 31, 2009, the day before a new Icelandic law took effect that would have required him to declare the ownership of Wintris as a conflict of interest.

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Gunnlaugsson stands accused by opposition leaders of a serious conflict of interest because as prime minister he was involved in reaching a deal for the banks' claimants.

But he told parliament Monday: "I have not considered quitting because of this matter nor am I going to quit because of this matter."

An estimated 8,000 angry protesters gathered outside in Reykjavik, demanding he step down and call new elections.

The office of Argentine President Mauricio Macri confirmed a report by the newspaper La Nacion that a business group owned by Macri's family had set up Fleg Trading Ltd. in the Bahamas. But it said Macri himself had no shares in Fleg and never received income from it.

Sueddeutsche Zeitung said its Tuesday edition would report that 28 German banks had used Mossack Fonseca's services to set up 1,200 shell companies.

Good Housekeeping

DIGGIN' IN:

By KATHY VAN MULLEKOM
DAILY PRESS

Whether you garden along the vibrant vistas of a creek or bay or under the serene shade of oaks and pines, there's a new book to help you plant with good health in mind.

"Chesapeake Gardening & Landscaping: The Essential Green Guide" by Barbara Ellis, an Eastern Shore Maryland gardener, focuses on "conservation landscaping," or all the good things that people can do to make their landscapes not only beautiful but healthy for people and other living things, according to the author. Most gardens spotlighted in the 328-page, \$40 book are located in the Chesapeake Bay watershed.

"As a garden writer and horticulturist, I was already quite interested in the topic, plus I was an enthusiastic gardener in the Chesapeake Bay watershed," she says.

Ellis lives on Kent County's Worton Creek, which is one of several creeks that lead directly into the Chesapeake Bay, she adds.

Gardeners who live directly on the water appreciate the challenges of gardening in tidal flooding situations where salt water impacts roots and winds desiccate foliage.

For Ellis, it's brackish water, and figuring out which spots are damp and or wet and which ones tend to be dry.

"Matching plants to sites is at the core of becoming a successful gardener," she says.

"It means that you start a garden by selecting plants that will be happy with the soil, exposure, and other conditions on that site. Matching plant to site stacks the deck in favor of success. There is lots of information on this principle in 'Chesapeake Gardening & Landscaping,' along with lots of lists of different kinds of plants for different site conditions."

But, even gardeners who do not live directly on the water should care about and help improve the water quality and environment as a whole, she says, because water that runs down a driveway and its carried off in a gutter eventually makes its way to the Chesapeake Bay and waterways nationally.

"Gardening for the bay helps improve water quality in the bay itself along with all the rivers, streams, and creeks that feed into it," she says.

"It also creates healthy, beautiful spaces for people, their pets, and wildlife. Using

Book helps gardeners create beautiful, environmentally friendly landscapes



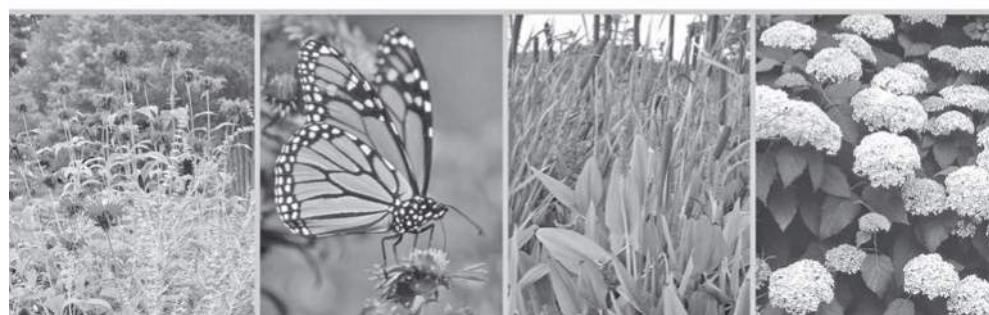
TNS
Buffer plantings are designed with eye-catching combinations of plants that ultimately create a living shoreline, protecting land from soil erosion and providing habitat for wildlife.

Chesapeake Gardening & Landscaping THE ESSENTIAL GREEN GUIDE

Barbara W. Ellis

Neil Soderstrom, Principal Photographer

Published in association with the ADKINS ARBORETUM



TNS
Barbara Ellis, author of "Chesapeake Gardening & Landscaping: The Essential Green Guide," lives and gardens along a creek on the Eastern Shore Maryland.

"Chesapeake Gardening & Landscaping: The Essential Green Guide" guides waterfront and inland gardeners toward environmentally healthy forms of gardening.

the six principles I describe in the Introduction and Chapter 1 of 'Chesapeake Gardening & Landscaping' helps readers create gardens that are both beautiful and environmentally friendly."

Here, Ellis cites her favorite plants from different chapters in the book:

Chapter 4: Shrubs, Trees and Vines for Landscaping. In addition to being handsome shade trees, native oaks, *Quercus spp.*, support a huge diversity of insects, which in turn support a wide variety of other wildlife, especially birds.

Chapter 5: Ground Covers for Chesapeake Landscapes. The native Christmas fern, *Polystichum acrostichoides*, isn't used as much as it could be. It thrives in partial to full shade, is evergreen, and is attractive year round. The plants prefer rich, moist soil, but they also tolerate dry soil and drought once they are established.

Chapter 6: Flowers for Chesapeake Gardens. Orange coneflower, *Rudbeckia fulgida*, is tough, adapts to nature

and blooms a long time. Like other members of the aster family, Asteraceae, rudbeckias are valuable plants for pollinators and butterflies.

Chapter 7: Plants and Gardens for Shade. The top bloomer in my shade garden is probably wild blue phlox, *Phlox divaricata*, she says. It bears flowers in shades of lavender, plus white, from late spring to early summer, and the foliage persists well into winter. The plants self-sow, and once they are in your garden, they pop up in both shade and surprisingly sunny spots.

Chapter 8: Water, Rain Gardens, and Wet Soil. For these sites, Ellis favors Joe-pye weeds for their late bloom, the massive numbers of butterflies they attract, and their value to a wide range of pollinators. All were once classified as *Eupatorium spp.*, but they are now classified as *Eutrochium* and *Eupatoriadelphus spp.*

Chapter 9: Gardens for Wildlife. There are lots of plants that attract wildlife, Ellis says, but she likes native

viburnums, *Viburnum spp.*, such as arrowwood (*V. dentatum*) and possumhaw viburnum (*V. nudum*). Viburnum berries provide valuable food for birds and other wildlife late in the season, plus they bear pretty flower clusters and attractive foliage, making them handsome and useful additions to the landscape, she adds. Blueberries and their relatives (*Vaccinium spp.*) are also valuable for wildlife and make great landscape plants for the Chesapeake Bay area.

"The book has loads of information on a wide variety of great native plants for our area, but as a gardener, I think my favorite part are the six steps that anyone can use to make their garden more bay friendly," says Ellis.

"I use those steps to figure out long-term and short-term projects so I can plan beneficial projects that fit into my schedule. I also use them to help guide me in plant selection — plants for pollinators or plants to replace lawn, for example."

ABOUT THE BOOK

"Chesapeake Gardening & Landscaping: The Essential Green Guide" by Barbara Ellis, an Eastern Shore Maryland gardener, features six design and plant selection principles any gardener in the Mid-Atlantic Zones 6-8 can use, including:

- Reduce lawn.
- Build plant diversity.
- Grow native plants.
- Manage water runoff.
- Welcome wildlife.
- Garden wisely.

Former managing editor of gardening books at Rodale Press and publications director at the American Horticultural

Society, Ellis is the author of "Covering Ground: Unexpected Ideas for Landscaping with Colorful, Low-Maintenance Ground Covers," as well as other books. The 328-page, hardcover retails for \$40; for more information and to buy the book, visit University of North Carolina Press at www.uncpress.unc.edu.

(Kathy Van Mullekom is the garden/home columnist for the Daily Press in Newport News, Va. Follow her on Facebook@Kathy Hogan Van Mullekom, on Twitter @diggindirt and at Pinterest@digginnit. Her blog can be read at Diggin@RoomandYard.com)

Life & Style

Clinton, Sanders agree to NY debate ahead of primary



Democratic presidential candidate, Sen. Bernie Sanders, I-Vt. speaks at a rally at a local union hall, Monday, April 4, 2016, in Janesville, Wis.



Democratic presidential candidate Hillary Clinton listens as she is introduced during a rally at Cohoes High School on Monday, April 4, 2016, in Cohoes, N.Y.

WASHINGTON (AP)—Hillary Clinton and Bernie Sanders have agreed to a Democratic presidential debate next week in New York, ensuring a high-stakes televised showdown ahead of the state's influential primary.

The two campaigns confirmed Monday the candidates would appear at the debate April 14 in Brooklyn, New

York, putting the Democratic rivals onstage together before New York's April 19 primary.

Clinton, a former New York senator, holds a significant lead over Sanders among delegates, but the Vermont senator is hoping a win in Tuesday's primary in Wisconsin will build more momentum

against Clinton in her adopted home state. Sanders has won five of the past six states to hold contests.

The announcement by CNN that it would host the debate ended days of acrimonious negotiations, with both sides accusing each other of playing games with the proposed

forum. Sanders' campaign said it agreed to move a major New York City rally scheduled for April 14 to the night before so Sanders could attend the debate.

CNN said it will partner with Time Warner Cable's NY1, a channel focused on New York news.

Both candidates have person-

ties to the debate site. Sanders was born and raised in Brooklyn, while Clinton's campaign's headquarters is based in Brooklyn, about a mile from the debate site at the Brooklyn Navy Yard's Duggal Greenhouse.

Democrats have held eight previous debates. This will be the first since March 9 in Miami.

Kathleen Battle to return to the Metropolitan Opera

NEW YORK (AP)—Kathleen Battle is returning to the Metropolitan Opera, 22 years after the company fired her and publicly accused her of “unprofessional actions.”

Battle, who will be 68 in August, is scheduled to sing a recital on Nov. 13 titled, “Underground Railroad-A Spiritual Journey,” the company said Monday. The soprano will be accompanied by pianist Joel Martin and by a choir under the direction of James Davis Jr., director of music ministries and fine arts at New York’s Abyssinian Baptist Church.

Battle made her Met debut in 1977 and was a favorite of music director James Levine. She walked off the stage during rehearsals in 1993 after battling with conductor Christian Thielemann over tempo and canceled five scheduled performances as Sophie in Richard Strauss’ “Der Rosenkavalier.”

Joseph Volpe, then the Met’s general manager, publicly announced in February 1994 that the company had terminated her contract for Donizetti’s “La Fille du Régiment (The Daughter of the Regiment),” saying her actions “were profoundly detrimental to the artistic collaboration among all the cast members.”

“I don’t believe there’s any ill will towards her at all, but I wasn’t here 20 years ago,” Peter Gelb, who took over from Volpe in 2006, said in a telephone interview. “I think everyone at the



In this Nov. 19, 2005 file photo, opera star Kathleen Battle performs during the grand opening gala celebration for the Muhammad Ali Center in Louisville, Ky.

Met likes to hear great artists.”

Gelb said he spoke with Battle about 10 years ago and was unsuccessful in an attempt to have her return to the Met for a revival of Mozart’s “Die Zauberflöte (The Magic Flute).” He said they started discussing the spiritual concert several years ago, and Battle tested her voice on the Met stage in December.

Tim Fox, Battle’s agent, didn’t respond to an email seeking comment. In the past, she has deflected questions about her Met departure.

“Spirituals have the power to uplift and to heal, and we certainly need that in today’s world,” Battle said in a statement released by the Met. “This is a program which brings together my musical background and my cultural heritage, in the acoustical splendor of the Met.”

Battle has sung 224 performances of 14 roles with the Met, last appearing with the

company in 1993.

During a November 1985 performance of Mozart’s “Le Nozze di Figaro (The Marriage of Figaro)” at the Met, she was said to have thrown the clothes of soprano Carol Vaness into a hallway because she wanted Vaness’ larger Met dressing room. Also during the 1993-94 season, reports said workers at the San Francisco Opera had T-shirts created that read: “I Survived the Battle.”

The Met has had famous feuds in the past. Soprano Maria Callas was fired by general manager Rudolf Bing in 1956 after she tried to back out of two performances of Verdi’s “La Traviata,” then returned in 1965 for two performances of Puccini’s “Tosca.”

Volpe didn’t want to get into a rehash of the past.

“I’m happy that’s she still able to sing,” he said, “and I wish her the best.”

Watchdog group calls TV ratings flawed, demands overhaul

LOS ANGELES (AP)—The TV content ratings system consistently fails to protect children from adult fare and must be overhauled, a watchdog group said Monday.

The study by the Parents Television Council faulted the 20-year-old system over how shows are rated, who rates them and an alleged lack of transparency.

Young viewers routinely are exposed to graphic violence, explicit sex, profanity and other adult content in shows that are labeled as suitable for children, said Tim Winter, the group’s president.

That’s because of inherent flaws in the ratings system, he said, including the oversight board’s structure and the fact that networks rate their own programs.

The 24-member TV Parental Guidelines Monitoring Board is made up largely of representatives from the broadcast networks and cable channels whose programs are subject to the ratings.

“No other oversight board is comprised of executives of the very industry it’s supposed to watch-dog,” Winter said.

That leaves parents without reliable information to make choices and corporate advertisers supporting shows that may appear more family friendly than

they are, he said.

The Federal Communications Commission declined comment. It authorized the ratings system and monitoring board in 1996.

In a statement, board spokeswoman Missi Tessier called the ratings a valuable resource that help parents make responsible viewing decisions based on what is appropriate for their own families.

She cited a 2014 survey of about 1,000 parents that found 72 percent use the TV ratings system and 84 percent find it helpful.

“We don’t anticipate an eager response from the industry,” Winter said. “We are gearing up for some public outreach to the FCC and Capitol Hill (lawmakers) if there is no immediate move toward change.”

The new study focused on broadcast networks but the system’s flaws extend to cable TV, which uses the same ratings, he said.

Increasing consumer use of online viewing services such as Netflix and Hulu makes a universal and trustworthy system crucial, the report said.

The ratings system was adopted in conjunction with the so-called V-chip, which is required in all TV sets built since 2000 and allows

parents to block programming they deem objectionable by rating.

The outcome is a lack of broadcast shows rated TV-MA, for mature audiences, which major corporate sponsors would tend to shun, Winter said.

Instead, shows labeled TV-PG (with material that parents may find unsuitable for younger children) and TV-14 (material possibly unsuitable for children under 14) have multiplied, the study found.

But those TV-PG and TV-14 shows do not live up to their billing and sometimes include bloody scenes of violence, sex and other questionable content, Winter said.

He cited “The Real O’Neals,” a new ABC family comedy, for an episode that used a string of profanities but which was labeled PG. ABC declined comment.

The study found that programs labeled TV-G and appropriate for all viewers have essentially been eliminated from prime-time TV, graphic content is increasing in amount and intensity and yet all broadcast TV content is rated as suitable for a 14-year-old.

Winter said the council is calling for a system that is accurate, consistent, transparent and accountable to the public.

“Right, now, it is none of those four things,” he said.

Huge Rolling Stones exhibition offers satisfaction for fans

LONDON (AP)—It's only rock 'n' roll—but it isn't, is it?

The music business is about commerce as well as entertainment, and the Rolling Stones are one of its biggest multinational firms.

There's plenty of both art and business in "Exhibitionism," a vast exhibition that covers 20,000 square feet (1,850 square meters) of London's Saatchi Gallery with five decades of Stones history.

The more than 500 artifacts, borrowed from the band's archive and private collectors, include musical instruments, lyrics, sketches, film clips, outfits, posters, album artwork and stage designs. There is even a fake donkey. From entertaining to excess, the Stones rarely do things on a small scale.

"In the end, we had over 25,000 things to choose from," said Australian rock promoter Tony Cochrane, the show's executive producer.

"I knew the Rolling Stones had a warehouse where they had kept a lot of their personal artifacts, memorabilia, famous instruments and the like," he said Monday, a day before the show's public opening. "But no one could have known how enriched the collection was."

The result is a treasure trove for fans, who can ogle everything from a marabou-feather cape Mick Jagger wore to sing "Sympathy for the Devil" to a Maton guitar owned by Keith Richards whose neck fell off during the recording of "Gimme Shelter" (the song ends with a barely audible



A general view of the Hot Lips logo welcoming visitors to Exhibitionism, the interactive multi-media exhibition of the Rolling Stones' career so far, which launches at the Saatchi gallery in Kings Road, London, Monday, April 4, 2016.

AP

clunk).

Even casual fans will likely be impressed by the exhibition's attention to detail. It opens with a life-size recreation of an apartment the band members shared in 1962-63 in Chelsea, a then-raffish, now-affluent London neighborhood.

"It was a hovel," Richards says on a recording, and the recreation captures the peeling wallpaper, mold-stained walls and unmade beds, the dirty dishes, empty beer bottles, broken eggshells and overflowing ashtrays. It even smells.

American soprano Tamara Wilson wins singers' Heisman Trophy

NEW YORK (AP)—Soprano Tamara Wilson has won the award dubbed the Heisman Trophy for singers.

The Richard Tucker Award, along with a \$50,000 cash prize, was announced Monday in New York. It goes to an American opera singer on the cusp of a major international career.

Since it was created in 1975 and named for the late Brooklyn-born tenor, many winners have become stars on world stages, including soprano Renee Fleming and last year's honoree, mezzo-soprano Jamie Barton.

Wilson, 34, said that when she got the call she jumped for joy around her London hotel room "for a solid 10 minutes."

Wilson made her critically acclaimed Metropolitan Opera debut in 2014 singing the title role in Verdi's "Aida."

As this year's winner, picked by a panel of professionals, she'll be featured at Carnegie Hall on Oct. 30.

Wilson, who grew up in

Exhibition curator Ileen Gallagher said the band members were "pretty astonished" by the result. "Although Mick said it wasn't quite that messy."

Another room features a recreated recording studio, based on Olympic Studios in London, where visitors can watch footage of the band at work and listen to recordings of the Stones and their collaborators talking about the

creative process.

The exhibition's strength is the space it gives to the band's creative partners, from backing vocalists and session players to the artists and designers who helped forge the Stones' brand image and iconography.

A whole room is devoted to John Pasche's lips-and-tongue Stones logo, inspired by a picture Jagger had seen of the Hindu goddess Kali.

Another features the band's huge-scale set designs, and a third showcases album-cover imagery by artists including 1960s photographer David Bailey and Andy Warhol, who designed the infamous zipper cover for "Sticky Fingers."

"They've always managed to work with artists that have cultural significance," said Gallagher. "That's very important—and it's very astute

of them."

And, of course, there is fashion. The Stones quickly left behind the matching checked jackets of the early 1960s to forge their own style, and the exhibition shows off many of Jagger's more outrageous fashion statements, including the white dress he wore at the band's 1969 Hyde Park concert and a pair of glittery 1970s jumpsuits.

Gallagher said the goal was to tell the Stones story "in a way that really brings in the cultural, artistic, historical influences of the band."

After their dose of culture, most visitors will leave through the gift shop, a reminder that this exhibition is a savvy commercial enterprise. Fans can buy everything from coffee mug for 10 pounds (\$14) to a Stones-branded table football game for 4,750 pounds (\$6,800). There is even a tie-in with upmarket pottery firm Wedgwood, offering delicate tea cups and saucers carrying the exhibition's less-than-delicate logo: the Stones lips emblazoned across on a bikini-wearing crotch.

A sign notes: "Over 250 years of history make Wedgwood a truly iconic English brand." Much like the Stones themselves.

"Exhibitionism" runs to Sept. 4, with an international tour planned to follow the London run.

Rolling Stones plan to release new album this year

LONDON (AP)—The Rolling Stones are planning to release a new album, possibly this year, guitarist Ronnie Wood said Monday.

The British rockers last released a studio album in 2005, but Wood said they have been in the studio and recorded some new material and some blues covers.

"We went in to cut some new songs, which we did," the 68-year-old Wood said. "But we got on a blues streak. We cut 11 blues in two days."

"They are extremely great cover versions of Howlin' Wolf and Little Walter, among other blues people. But they really sound authentic."

When asked when the new material would be released, Wood said only: "This year."

"When we heard them back after not hearing them for a couple of months, we were, 'Who's that? It's you,'" Wood said. "It sounded so authentic."

The Rolling Stones, which started as a blues band in 1962, just wrapped



Members of the band The Rolling Stones, from left, Charlie Watts, Ronnie Wood, Mick Jagger and Keith Richards pose for photographers upon arrival at the Rolling Stones Exhibitionism preview in London, Monday, April 4, 2016.

a tour of Latin America with a free show in Cuba on March 25. The band then headed to London for Monday's opening of "Exhibitionism," a vast exhibition of the group's history at the Saatchi Gallery.

but Richards wouldn't go into any detail on the recent recording sessions.

"There's one coming," the 72-year-old guitarist said of a new album. "I can't say no more. My lips are sealed."

The Stones have released 22 studio albums in Britain and 24 in the United States. "A Bigger Bang" was the

last, and the band toured the album in 2005, '06 and '07.

They resumed touring in 2012 to mark the band's 50th anniversary, but have only released a couple of new songs since then.

"We're a working band," Wood said. "We'll be working again before the end of the year."

Indonesia minister says DiCaprio needs more information

JAKARTA, Indonesia (AP)—Indonesia's environment and forestry minister says Oscar-winning actor Leonardo DiCaprio lacked complete information when he criticized the destruction of rainforests during a visit to a protected national park last month.

His comments prompted immigration officials to warn that DiCaprio could be barred from reentering Indonesia, but the minister, Siti Nurbaya, said she appreciates his good intentions and hopes to cooperate with him in future.

The Hollywood star made a one-day visit to protected Mount Leuser National Park

in northern Sumatra and uploaded photos to his Instagram account, expressing concerns over species whose habitats are threatened by palm oil plantations.

But the apparent effort to raise awareness about endangered animals and burnish the star's environmental credentials quickly backfired. The Indonesian government, meanwhile, has appeared inept, with officials making conflicting statements.

Nurbaya said it was "rather unfortunate" that DiCaprio had not obtained comprehensive information about deforestation in Indonesia over the past decade and the current government's efforts to pros-

ecute companies that violate environmental laws.

She said she had not been informed in advance about the actor's visit to Sumatra but subsequent checks showed DiCaprio had followed proper procedures and was accompanied by forestry officials.

Slash-and-burn practices destroy huge areas of Indonesian forest every year during the dry season, creating haze that pollutes neighboring countries and causes massive economic losses. The fires are often set to clear land for agriculture, including palm oil plantations.

A representative for DiCaprio declined to comment.

Bill Cosby's motion in defamation case is partially granted

SPRINGFIELD, Mass. (AP)—Bill Cosby's effort to put a Massachusetts defamation lawsuit against him on hold until his Pennsylvania criminal case is resolved has been partially granted.

A U.S. District Court judge says discovery addressed to Cosby in the Massachusetts case is stayed but the case isn't stayed in any other respect. He says Cosby's motion is allowed in part and denied in part.

The judge says in a ruling issued Monday he's blocking discovery addressed to Cosby to avoid the "precarious dilemma" of Cosby having to choose whether to assert his Fifth Amendment privilege against self-incrimination and put himself at a disadvantage in the Massachusetts case or waive that privilege and possibly incriminate himself in the Pennsylvania case.

Both cases involve women who've accused Cosby of sexual misconduct. Cosby denies their allegations.



In this Feb. 2, 2016 file photo, actor and comedian Bill Cosby arrives for a court appearance in Norristown, Pa.



AP
In this March 23, 2016 file photo, American actor Leonardo DiCaprio waves for fans during the Japan premiere of his new movie "The Revenant" in Tokyo, Japan.

Ex-Knicks coach Fisher appears as Turner analyst this week

NEW YORK (AP)—Former New York Knicks coach Derek Fisher will appear as a guest analyst on Turner Sports' NBA coverage this week.

Fisher is a five-time champion as a player who was fired in February after 1 1/2 seasons as Knicks coach. He calls his TV spot a "tremendous opportunity" to stay close to the game and "share insight from a new perspective."

He will join former Lakers teammate Shaquille O'Neal, Brent Barry and host Matt Winer on Thursday on TNT's "Inside the NBA" studio show. The network's doubleheader

that night is highlighted by the Spurs-Warriors matchup in the nightcap.

On Wednesday, Fisher will appear on NBA TV's "NBA Gametime."



AP
Derek Fisher, left, and Gloria Govan attend the LA Premiere of "Meet the Blacks" held at ArcLight Hollywood on Tuesday, March 29, 2016, in Los Angeles.

New single by Phife to air Tuesday on Beats 1 Radio

NEW YORK (AP)—A new single by Phife Dawg, who died last month, is coming out Tuesday, with portions of the proceeds going to charity.

The late hip-hop artist's wife Deisha and manager Dion Liverpool announced Monday that "Nutshell" will

debut Tuesday on Beats 1 Radio and will be available on iTunes. A video for the song will be unveiled Tuesday night at the Apollo Theater in Harlem. "Nutshell" is a track from the album, "Give Thanks," that he had been working on at the time of his death.

Bisexual father is hesitant to reveal identity to sons

DEAR ABBY: I am a single father of teenage boys. I have always played an active role in my children's lives, physically, emotionally and financially. My older son lives with me; my younger sons live with their mother.

I am bisexual and have always been attracted to both men and women. It took me a long time to admit it to myself. I suffered from depression for many years as I struggled with my sexual identity. Unfortunately, I was diagnosed with HIV. Since then, I have been on medication and live a very healthy lifestyle.

None of my children knows about my sexuality or my diagnosis. I have wanted to tell them for a while now, but I can never bring myself to do it. I'm afraid that if I tell them, they'll be ashamed of me and it will add unnecessary stress in their lives. On the other hand, I'm tired of keeping secrets. Furthermore, I worry about the possibility that they could find out from someone else.

All four of us will be together for an event in a couple of months. I feel this could be a good opportunity to tell them. Or should I tell them on their own, individually? Am I selfish for wanting to tell my children? Or am I foolish for not telling them?

KEEPING SECRETS

DEAR KEEPING SECRETS: If your children ask you about your health or your sexual orientation, do not lie to them. However, I see no reason for you to make a blanket announcement about this now because I sincerely believe that most young people do not care to know.

If you wind up partnering with another man, they will at some point begin to draw their own conclusions. If your health takes a turn for the worse, they will need to know your status. Until then, my advice is to keep mum.

DEAR ABBY: I want to get my belly button pierced this year for my 15th birthday, but my parents said no. It's just getting my belly button pierced. They let me dye my hair and get my cartilage pierced—so why not my belly button?

It's not going to affect my parents whatsoever. It's my body. I think they should let me do reasonable things to it, like get my belly button pierced. I just don't get it.

UNPIERCED IN WISCONSIN

DEAR UNPIERCED: Your parents may be afraid that if you get your belly button pierced you will want to

DEAR ABBY
By ABIGAIL VAN BUREN
UNIVERSAL PRESS SYNDICATE

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.



expose that area of your body to show it off—and they would prefer that you dress more modestly until you're older. They could also be concerned that your piercing might become infected. Whatever their reason, as a minor, you should not get anything pierced without their permission.

Good advice for everyone—teens to seniors—is in "The Anger in All of Us and How to Deal With It." To order, send your name and mailing address, plus check or money order for \$7 (U.S. funds) to: Dear Abby, Anger Booklet, P.O. Box 447, Mount Morris, IL 61054-0447. (Shipping and handling are included in the price.)

Pastimes

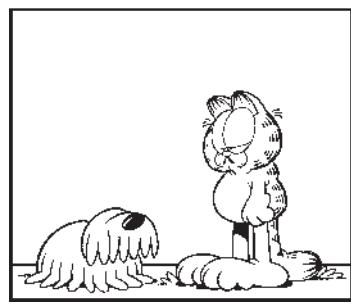
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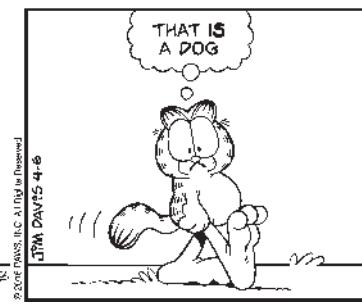
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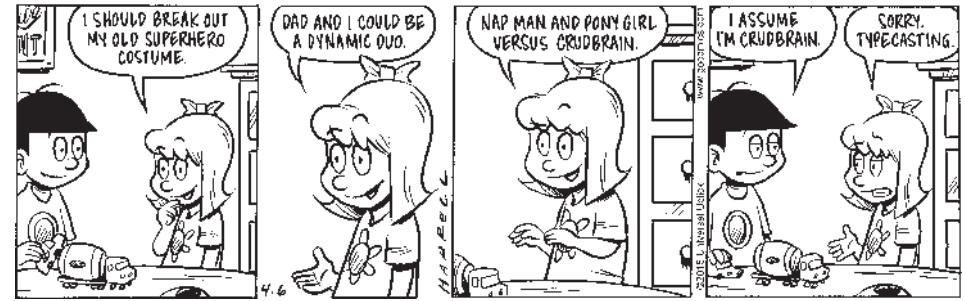
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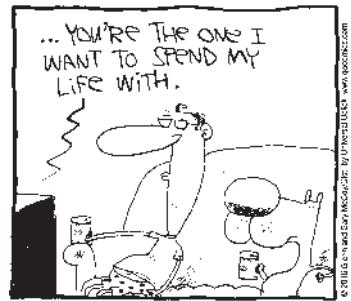


Adam@home



By Bryan Basset

The Duplex



By Glenn McCoy



CROSSWORD

By Eugene Sheffer

ACROSS	41	Skewered entree	60	Poker holding	19	Request
1 Watch chain	43	New Mexico resort	61	Path	22	Engrossed
4 Cager Archibald	44	Showbiz job	23	Be buoyant	25	Poet Ogden
8 Gasp for air	46	Playful sea critter	24	Leak slowly	26	Jai —
12 "You've got mail" co.	47	50 Type of romance (on an ocean liner)	27	Radar dot	28	Actor Johnny
13 Notion	50	55 Med. plan option	28	Corn kernels	29	Feeble
14 Kimono sashes	51	Writer Morrison	30	Leopard's co-defendant	31	Dull pain
15 Submachine gun	52	Actress Elisabeth	31	"Damn Yankees" vamp	32	Leopold's
16 "Monopoly" property	53	58 Early hrs.	32	Fuss	33	co-defendant
18 Himalayan land	54	59 Oxen's burden	33	Earl Grey, e.g.	34	grey, e.g.
20 Cutting tool	55	10 Zilch	34	Jug handles	35	Inundated
21 Slave	56	11 "For shame!"	35	Meeting	36	Heckle or
24 Unit	57	17 Weir	36	Lawyers' org.	37	Juckle
28 Show pride in one's stride	58	Solution time: 23 mins.	37	Former flier	38	Former flier
32 Corduroy ridge	59	HOPES	38	Clothing protector	39	Former flier
33 Green prefix	60	SEAL	40	"Holy cow!"	41	Former flier
34 Parody	61	BIT	42	Spring meltdown	43	Former flier
36 Enervate	62	UFOS	43	AUSTEN	44	Former flier
37 Throat clearer	63	ONMEADS	44	heroine	45	Former flier
39 Vessel with a high mast	64	MALTSHOPSLEA	45	optimistic	46	Former flier
	65	EROS	46	50 Hog	47	Former flier
	66	SITAR	47	haven	48	Former flier
	67	ACHES	48	"Yoo—!"	49	Former flier
	68	COSI	49	52 Pen filler	50	Former flier
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CLASSIFIED ADS


EMPLOYMENT

(2) Welder - Use hand-welding or flame-cutting equipment to lay out, fit, fabricate and weld or join metal components to assemble structural forms in flat, vertical or overhead position; to fill holes, indentations, or seams of fabricated metal products. Minimum 2 years of experience required.

(2) Electrician - Install, maintain, and repair electrical wiring, equipment, and fixtures, using hand tools and power tools. Ensure that work is in accordance with relevant codes. Tests electrical systems and continuity of circuits in electrical wiring, equipment and fixtures. Minimum 2 years of experience.

(3) Mason - Lay and bind building materials, such as brick, structural tile, concrete block, cinder block, glass block, and terra-cotta block, with mortar and other substances to construct or repair walls, partitions, arches, sewers, and other structures. Smooth and finish surfaces of poured concrete, such as floors, walks, sidewalks, roads, or curbs using a variety of hand and power tools. Minimum of 2 years' experience. E-mail resume to info@mangoresort.com. Contact Elly at (670) 989-3325 for more information. Blue Lagoon Realty Inc.

1 Maintenance and Repair Worker, General: \$6.10/hr. At least 2 years experience required. Email resume to mc@hanmisapain.com.



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Saipan Tribune

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Legislative Bureau

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JOB VACANCY ANNOUNCEMENT

Examination Announcement Number: LB-JVA-16-002

Position: Director, Legislative Bureau

Pay Level – UNGRADED: \$

Opening Date: April 01, 2016

Closing Date: April 07, 2016

Location: Honorable Jesus P. Mafnas Memorial Building (CNMI Legislature), Capitol Hill, Saipan

APPOINTMENT:

Pursuant to Article 11, Section 17 of the Constitution of the Northern Mariana Islands, the Director is appointed by the joint leadership of the legislature consisting of the presiding officers, vice presiding officers, floor leaders, and the chairpersons of the standing committees. The director may be removed by a majority of the members of each house of the legislature with or without cause.

PRIMARY DUTIES:

The director shall employ all necessary staff, other than personal staff of the members of the legislature. The director shall be responsible for all required services to the legislature in connection with the sessions and committee meetings, ensure maintenance of all records, files, library and other documents of the legislature, and shall be responsible for the organization and management of the Legislative Bureau.

QUALIFICATIONS and SALARY RANGE:

Qualifications and compensation of the director is determined by the joint appointing authorities.

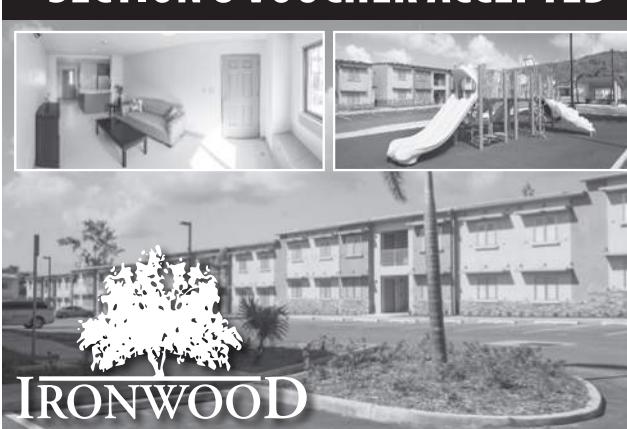
APPLICATION:

Interested applicants are requested to submit a letter of interest, resume and employment application to the Office of the Speaker of the House of Representatives and the Office of the President of the Senate located at the Honorable Jesus P. Mafnas

/s/ Rafael S. Demapan, Speaker
House of Representative

/s/ Francisco M. Borja, President
Senate

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Find today's solution in classified section

Jenkins beats buzzer and UNC for national title

HOUSTON (AP)—One good shot deserved another.

Kris Jenkins of Villanova wasn't about to be outdone.

Jenkins overcame the shock of watching North Carolina's Marcus Paige hit a double-clutch 3 to tie it by spotting up behind the right side of the arc and draining a 3 of his own at the buzzer to lift Villanova to a 77-74 victory and the national championship Monday night.

What a shot—and what a game.

The second-seeded Wildcats (35-5), had a six-point lead with 1:52 left, but watched it slowly trickle away. It disappeared when Paige jumped—and with Ryan Arcidiacono running at him—double clutched and pumped one from beyond the arc to tie the game at 74 with 4.7 seconds left.

After a timeout, Arcidiacono worked the ball upcourt and got it to Jenkins, who swished it from about two steps behind the 3-point line.

"Kris told him he was going to be open, Arch made the perfect pass," Villanova coach Jay Wright explained. "Kris lives for that moment."

Jenkins' range is anywhere in the gym, as he showed earlier in the tournament by nonchalantly draining a shot from the edge of the midcourt logo.

He never had a doubt.

"I think every shot's going in, and this one was no different," he said.

After being thrown to the floor by his teammates, he



Villanova players celebrate after the NCAA college basketball championship game against North Carolina, Monday, April 4, 2016, in Houston. Villanova won 77-74. AP

it was Phil Booth—one of the many unheralded players on that Villanova squad—pouring in a career high 20 points to give the Cats their late six-point lead.

Booth's force turnaround jumper with the shot-clock blaring and a free throw from Josh Hart gave Villanova a 70-64 lead with 1:52 left.

But Carolina never quits. Paige sandwiched a 3-pointer and a putback around Brice Johnson's bucket to help the Tar Heels stay within striking range. Then, he tied the game and the Carolina fans went wild.

It looked like overtime.

Thanks to Jenkins, it wasn't.

"Every kid dreams about that shot," Arcidiacono said. "I wanted that shot, but I just had confidence in my teammates and Kris was able to knock down that shot."

Rare 'Year of the Senior' comes to a close

HOUSTON (AP)—The "One and Dones" didn't get anywhere near the Final Four this season. Instead, this will be remembered as the year when patience was rewarded.

The projected top two picks of the upcoming NBA draft, freshmen Brandon Ingram of Duke and Ben Simmons of LSU, were warming up the couch for Monday night's title game between North Carolina and Villanova—two teams that, quite fittingly, got where they are with a locker room full of seniors.

"We did have good freshmen this year," said Kansas coach Bill Self, in summing up the scene around the country. "But seniors stole the show."

The Season of the Senior offered a break from the story lines of the last five or six years, during which hand-wringing over the "One and Done" rule has taken over the sport, almost non-stop.

Officially, "One and Done" is the NBA's requirement that players be at least 19 and wait one season after graduating high school before entering the draft. With the league and its union expected to pick up collective-bargaining negotiations later this year, the debate will almost certainly be resumed.

What's the best outcome? Depends on who you ask.

At the college level, "One and Done" can make for some exciting one-hit wonders. John Calipari has led

Shaq, Yao, Iverson elected to Hall of Fame

NEW YORK—Shaquille O'Neal joined Yao Ming and Allen Iverson into the Hall of Fame on Monday. Iverson worked in stark contrast to both Shaq and Yao, a 6-foot waterbug taking on all comers in the last NBA era to feature low post behemoths.

O'Neal won three titles while manning the paint as a Los Angeles Laker. Starting his career in Orlando, the center made it to the Finals in just his third year as a pro before moving on to California. He paired with Kobe Bryant to take Los Angeles to four Finals overall prior to being traded to Miami. Teaming with Dwyane Wade, O'Neal won a title in 2006. His time in Phoenix, Cleveland and Boston was less successful, but he did work on teams that made it deep into the playoffs before hanging things up in 2011.

Iverson's career was a little more complicated.

Famously, he sparred with O'Neal's Lakers in Los Angeles' 2001 Finals title defense. In a weakened Eastern Conference, his Philadelphia 76ers

should have acted as championship contenders each year, but the top-heavy design of his team's makeup and Iverson's own off-court habits led to other rivals assuming the throne.

After an endless series of trades bent on providing Iverson with a fellow superstar to run with, the Sixers gave up on the practice after Iverson walked out on the team in Dec. 2006. He was later dealt to Denver, where he worked for nearly two years prior to a swap with the Detroit Pistons. A poorly-conceived comeback attempt in Memphis came before a botched return in Philadelphia to round out Iverson's pro career.

In each instance, sadly, Iverson quit on his team—literally leaving the franchise with games still on the docket.

Still, AI averaged 26.7 points in an astounding 41.1 minutes per game during his career. Four times he led the NBA in scoring, and he also led the league in steals three different times. He dragged a 76ers team featuring Eric

Snow, Jumaine Jones, Dikembe Mutombo and Aaron McKie to a 1-0 Finals lead against Shaq's Lakers in 2001, and Iverson consistently played through injury.

Shaq was not as durable, but he rarely needed to be. He probably should have won the 2001 NBA MVP (which Iverson took; due to media narrative), but still won the 2000 MVP on his way toward his first championship with the Lakers.

O'Neal averaged 23.7 points, 10.7 rebounds and 2.3 blocks as a pro. He led the NBA in scoring twice and, it's fair to assume, he will probably stand as the last center to do so. Ten different times O'Neal led the NBA in field goal percentage.

Shaq was dominant from the get-go, upon being drafted first overall in 1992. It's true that he had the good fortune of being paired with a standout perimeter player at just about every stop (Anfernee Hardaway, Bryant, Wade, Steve Nash, even LeBron James),

but that hardly takes away from his impact. There was a reason, deep into his late 30s, that Shaquille O'Neal was being called upon to push a team over the top.

Those experiments didn't always work, but more times than not they came close. His standout work crossed over eras, and O'Neal shares with his fellow Hall of Fame inductee in that he and Allen Iverson had to prop up the NBA in its darkest and least-entertaining days following the retirement of Michael Jordan. These two, symbolically, carried the league in two completely different ways.

As such, this makes their enshrinement appropriate. The tiny guy with the crossover that everyone's junior high-aged son could relate to will take to the Hall of Fame stage at the same time as the larger than life character and player that not even the game's greatest big men could ever relate to. Basketball, in spite of its proportion and shifting orthodoxy, can be wonderfully weird sometimes.





PHOENIX
(AP)—A storybook start to

Trevor Story's major league career coincided with Zack Greinke's worst game in four seasons.

The result was the Colorado Rockies' 10-5 victory over the Arizona Diamondbacks on Monday night.

Story became the first player to hit two home runs in his major league debut on opening day, and both came off Greinke, one of the best pitchers in baseball.

"It is unbelievable," Story said. "It is something you don't even dream of or something that I never dreamed of. It is a really, really special moment."

Rockies teammate Carlos Gonzalez calmed Story's nerves early.

"I talked to him before the game. He was a little nervous," Gonzalez said. "I told him, 'You have all the ability in the world and I really want to know what you are feeling because I know you are going to do special things.' Opening day is always special and he made it really special. Two home runs off a great pitcher is a great way to start your major league career."

Greinke (0-1), who signed a \$206.5 million, six-year contract with the Diamondbacks, had his worst outing in nearly four years, giving up seven runs—six in one inning. He had not allowed that many runs in a game since the Diamondbacks scored seven against him on May 26, 2012, when he was with Milwaukee.

Dodgers 15, Padres 0

In San Diego, Clayton Kershaw was brilliant on opening day, holding San Diego to one hit in seven innings and strik-

Story makes history in Rockies win



Colorado Rockies shortstop Trevor Story (27) high fives teammate Carlos Gonzalez (5) after hitting his second career home run against the Arizona Diamondbacks during the fourth inning of a baseball game, Monday, April 4, 2016, in Phoenix. AP

ing out nine to lead rookie manager Dave Roberts and the Los Angeles Dodgers to a record-setting 15-0 victory against the Padres on Monday.

It was the most lopsided opening day shutout in major league history. The previous mark was a 14-0 win by the Pittsburgh Pirates over the Florida and Manny Acta of Washington in 2007.

Kershaw (1-0) allowed Jon Jay's single with two outs in the third and then retired his last 13 batters. The lefty improved to 4-0 in six opening day starts.

Adrian Gonzalez had three of Los Angeles' 17 hits and three RBI, and A.J. Ellis also drove in three runs. Chase Utley had three hits and two RBI.

Roberts, who played for both the Dodgers and Padres, and San Diego first-year manager Andy Green exchanged lineup cards before the game.

It was the first opening day meeting of two rookie managers since Fredi Gonzalez of Florida and Manny Acta of Washington in 2007.

It was the worst opening day loss in the Padres' 48-year history. San Diego had only four hits.

Nationals 4, Braves 3, 10 innings

In Atlanta, Daniel Murphy was a huge hit in his Washington debut with a home run and a go-ahead double in the 10th

inning, and the Nationals rallied past Atlanta in their season opener.

NL MVP Bryce Harper homered in his first plate appearance of the season, and the Nationals made a winner of Dusty Baker in his first game as their manager.

Washington tied it in the ninth on Michael Taylor's sacrifice fly to shallow center field. Atlanta nearly escaped with a game-ending double play, but Jayson Werth scored when catcher A.J. Pierzynski dropped Ender Inciarte's accurate throw that beat Werth to the plate.

Giants 12, Brewers 3

In Milwaukee, Denard Span

homered and drove in five runs in his San Francisco debut, and the Giants beat Milwaukee in their opener despite a sluggish start from under-the-weather ace Madison Bumgarner.

Span hit a three-run shot in the eighth inning and Joe Panik and Buster Posey followed with home runs off Ariel Pena.

It marked the first time the Giants had connected for three straight homers on opening day. It was the first time any team had done it in an opener since the Padres in 1997, the Giants said in citing the Elias Sports Bureau.

Rangers 3, Mariners 2

In Arlington, Cole Hamels handed Seattle ace Felix Hernandez his first opening day loss, and Texas managed to win with just one hit.

Prince Fielder blooped an RBI single off Hernandez during a three-run fifth inning that included three walks and two errors.

Seattle had a chance to join the Boston Beaneaters (1887-96) as the only major league clubs to win 10 straight openers. Robinson Cano and Kyle Seager homered early for the Mariners, but the midgame mistakes cost them the lead in the debut of manager Scott Servais.

Orioles 3, Twins 2

In Baltimore, Matt Wieters singled home the winning run with two outs in the ninth inning, and Baltimore withstood two long rain delays in a season-opening victory over Minnesota.

A game that was scheduled to start at 3:05 p.m. finally ended at 8:44, even though the playing time was only 2 hours, 48 minutes.

With the score tied at 2,

Chris Davis drew a two-out walk from Kevin Jepsen (0-1). After newcomer Mark Trumbo followed with his fourth single, Wieters lined a single up the middle.

Reds 6, Phillies 2

In Cincinnati, Zack Cozart had three hits and drove in the tying run with a sacrifice fly in the eighth inning, and Joey Votto followed with a bases-loaded single that sent Cincinnati over Philadelphia in an opener matching the majors' two worst teams from last season.

The Reds scored five times in the eighth against Philadelphia's work-in-progress bullpen. Jay Bruce completed the rally with a two-run single in front of 43,683 fans, the largest regular-season crowd in Great American Ball Park history.

Votto struck out in his first three at-bats but singled off left-hander James Russell for a 4-2 lead.

Blue Jays 5, Rays 3

In St. Petersburg, Josh Donaldson, Michael Saunders and Josh Thole homered to help R.A. Dickey and Toronto beat Tampa Bay.

All three home runs were hit off Drew Smyly (0-1), with Donaldson connecting for a solo shot in the fifth inning, Saunders delivering a two-run homer in the fourth and Thole going deep on a third-inning drive that umpires initially ruled was a double after a fan interfered by catching the ball before it reached the stands.

The call was reversed after a replay review, erasing a 1-0 Tampa Bay lead.

Cubs 9, Angels 0

In Anaheim, Jake Arrieta yielded two hits over seven dominant innings, Miguel Montero homered and drove in three runs, and the Chicago Cubs opened a season of high expectations with a 9-0 victory over the Los Angeles Angels on Monday night.

Anthony Rizzo and Jorge Soler drove in early runs and Villanova product Matt Szczur added a three-run double in the ninth for the Cubs, whose talent-laden roster is coming off a 97-win season and a trip to the NL Championship Series.

White Sox 4, Athletics 3

In Oakland, Chris Sale struck out eight in a solid season debut to build off his franchise record last year, and the Chicago White Sox beat the Oakland Athletics 4-3 on Monday night.

Adam Eaton hit an RBI triple and Jimmy Rollins drove in a run during a four-run third inning in his first game with the White Sox playing back home in the East Bay.

Big 3 of best without a major hope to change that at Masters

AUGUSTA, Ga. (AP)—The modern "Big Three" have won five of the last six majors going into the Masters.

The other "Big Three" can only hope they are next.

That would be the trio of top players—Dustin Johnson, Henrik Stenson and Rickie Fowler—who have done everything right over the past several years except for those four weeks that define careers.

All of them are among the top 10 in the world. All of them have had their close calls in the majors, which motivates them even more.

"I still feel like my time is coming," Johnson said Monday. "I've just got to keep putting myself in position to have a chance to win. One of these days, I will get it done."

The label of "best to have never won a major" has been around for at least three decades, and most of those players eventually won one,

whether it was Tom Kite or Corey Pavin, Davis Love III or Phil Mickelson. And then there was Colin Montgomerie, who never did, and Sergio Garcia and Lee Westwood, who have to wonder if they ever will.

The list of current candidates is growing.

And with Rory McIlroy, Jordan Spieth and Jason Day taking turns winning majors and trading time at No. 1 in the world, it's getting tougher.

"It's never been easy to predict winners in golf, but it's certainly not getting any easier," Stenson said.

Stenson, who turns 40 on Tuesday, might feel the greatest sense of urgency.

He has reached as high as No. 2 in the world. He was runner-up at Muirfield in the British Open and tied for third in the PGA Championship

three years ago. His closest call was in 2014 in the PGA Championship at Valhalla, when he was among four players tied for the lead on the back nine and tied for third.

Frustrating? Yes. Hopeless? Not even close.

"I know I've got a game that fits well for major championship golf, and I've just got to keep on putting myself in the final groups, or in the last couple of groups," Stenson said.

"The more times I do that, the better the chances are for the outcome that I want to have. ... I'm certainly motivated to make it happen."

To make that happen at Augusta, history is not on his side. That goes for Johnson and Fowler, too.

Stenson believes Augusta National suits him well, even though he has yet to record a top 10 in the Masters. Johnson finally cracked the top 10



last year with a tie for sixth-nine shots behind Spieth.

Fowler tied for fifth in 2014, though he took himself out of the picture early in the final round.

Fowler is the youngest of the group at 27, though he joined an elite group two years ago by finishing in the top five at all the majors. He's starting to win with more regularity, piling up four wins against strong fields over the last 12 months.

Mickelson was 34 when he finally won his first major in 2004 at the Masters.

"It was difficult to be patient," Mickelson said. "But I always believed and knew that I would end up winning a major. In fact, I knew I would win multiple. So it was never a hurdle. It was more of when this happens, it's going to take off. And not that five is a ton, but it's a lot more than zero where I was at."

Prince Fielder blooped an RBI single off Hernandez during a three-run fifth inning that included three walks and two errors.

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With the score tied at 2,

Naked Fish Ridin'Darry takes A division crown

By JON PEREZ
jon_perez@saipantribune.com
REPORTER

The Naked Fish Ridin'Darry did not mind losing its final match since it still topped the A division of the Bud Light-Saipan Electronic Darts Association Winter/Spring 2016 League.

Ridin'Darry dropped a 9-8 game against 6JMS Mafia last week at their home bar in Susupe.

Ridin'Darry was pretty much in control of its match after Charlie Peters and Daryl Brennan defeated Gilbert Gattaitan and Ray Cepeda in the first Partners 701 event for a 7-4 count. Mafia, however, won five of its last six matchups to sneak away with the victory.

Alfred Hocog and Joker Camacho downed James Benavente and June Nunez to spark Mafia's comeback. Hocog also bowed to Peters in the Singles Regular Cricket for Mafia's other loss.

The Ridin'Darry finished with a 168-104, two wins



ahead of the 6JMS Predators' other matches, completed a 166-106 slate. The Jokers 81 Shockers came in third after compiling a 156-116 record.

The Predators, in



15-2 dumping of the Hunters, while the 6JMS Sakude also won in similar scores, against Oleai No Fear. The 81 Shock-

ers drubbed the 101 Proofers 12-5.

The Ridin'Darry will begin its Bud Light Cup title drive tonight against the Predators. A win will move them to a meeting with the 81 Shockers next week.

TUESDAY B

- Hot Points 8, Chamberos 7
- Northern Lights 10, Shooters 5
- Dabarkads 11, Warriors 4
- Spartans 11, 21 Shockers 4

C DIVISION

- Puntan I Langit 13, Jump It 2
- C-Busters 12, Just Dart It 3
- C-Spartans 11, Mixed Nuts 4
- Managaha Boys 10, Blue Koi 5

MASTERS

- Dart Daddies 10, Pythons 7
- Nakayoshi 13, Darteros 4

THURSDAY FANIHI

- Dragons 13, Parakey 2

D&Q

From Page 28

in the Philippines for its women's players, who are currently seeing action in the Dove-sponsored football and futsal leagues.

Six teams are playing in the Dove football league with MP United leading the field with its 4-1-1 win-draw-loss record (standings as of April 4). Kanoa (3-2-1) is in second place, followed by Matansa (3-1-2), Kagman 2 (2-1-3), Kagman 1 (1-2-3), and Tan Holdings (0-3-3). Games are being played every Sunday at the Chacha Oceanview Middle School Field, while Williams S. Reyes Elementary School serves as the alternate venue.

In the futsal league, the Fly-

Spanish authorities probing Messi over offshore accounts

MADRID (AP)— Spanish tax authorities said Monday they are investigating allegations of tax irregularities involving soccer player Lionel Messi after documents released by an international probe of offshore accounts.

Messi's family released a statement denying wrongdoing and threatened to sue media outlets that released the information linking the Argentine player to accounts in Panama. Barcelona said it was supporting Messi and his family.

The soccer star was among those named in reports by international media who received a vast trove of data and documents leaked from Panamanian law firm Mossack Fonseca, which specializes in creating offshore accounts which allegedly can be used to avoid tax.

Last year, Spanish authorities charged Messi and his father with three counts of tax fraud for allegedly

defrauding Spain's tax office of 4.1 million euros (\$4.6 million) in unpaid taxes from 2007-09. They will stand trial in late May and potentially face nearly two years in prison if found guilty.

The Spanish newspaper El Confidencial published a story based on the leaked documents, claiming that a company had been set up in Panama just a day after Spanish tax authorities unveiled the charges for the alleged irregularities committed from 2007-09. The newspaper published documents that appeared to contain the signatures of Messi and his father.

The Spanish tax agency said Monday it is "closely investigating the information that has been published."

The agency, which is also probing Spaniards mentioned in the documents, said it was already looking

at the tax forms presented by all those involved, including companies possibly used by them.

The statement from Messi's family said it "never used the company" that has been linked to Messi in the so-called "Panama Papers."

"Lionel Messi has not carried out any of the acts of which he is accused in the stories," the statement said. "The allegations of him having designed a tax evasion project are false and injurious, as are those relating to the creation of a money laundering network."

The family said that the Panamanian company linked to Messi is inactive, "has never had any capital or active current accounts" and that it "dates from the old corporate structure set up by the Messi family's previous financial advisers, with the tax implications for Lionel Messi having been settled at the time."

KAGMAN

From Page 28

cares' 4 straight points to cap the first half.

In the second half, there were lead changes too before one basket apiece from Jethro Cruz and Kenji Abobo put Rollers White in front, 47-43, entering the final canto. However, Rollers White failed to protect its lead in the fourth frame, as it was held to only four field goals, while Lizama stepped up in the homestretch after

letting his other teammates score early in the final period.

Meanwhile, in last Monday's match, Kagman was in full control, punishing Wong with its pressured defense.

Kagman's tight defense forced Wong to commit one error after another and the former turned those miscues into easy baskets to post the most lopsided win in the division. Five Kagman players scored in double figures in the lopsided victory with Sakisat leading the way with

his 13 points. Muna added 12, while Joseph Maratita, Khalid Islam, and Lizama contributed 10 each.

In other results, the 670 Sonics showed no love lost to sister squad Junior Sonics after registering a 58-43 victory in last Friday's match.

Djay Ong paced the 670 Sonics, firing 15 points, while Patrick Salalila and Jeffrey Castro provided enough support, tallying 12 and 10 markers, respectively. Ronnie Sto. Domingo had 12 markers to lead the Junior Sonics.

CONTRIBUTED PHOTO
Naked Fish Ridin'Darry players pose for a photo before playing in the A division of the Bud Light-Saipan Electronic Darts Association Winter/Spring 2016 League last week.

■ Life After Darts 10, Preba Darts 5
■ Team Fearless 9, Dart Vader 6

FLAME TREE B

- Na'Gupu 8, Em-Techs 7
- Serial Killaz 10, No Fear 5
- Latte Sparts 14, Kyodai 1
- Ridin'Darry 15, Oneshot 0

Voyagers rule Tuesday League after rout of Jokers Hustlers

By JON PEREZ
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REPORTER

with a 9-8 triumph against the Titans to finish third.

Nolan Cultura and Cesar Sangalang defeated Ray Matsunaga and Randy Sablan in the final Partner's 8-Ball to break an 8-all count.

The Destroyers and Titans again clashed last night with a finals berth at stake.

The winner will face the team that would emerge victorious from the Voyagers-Hustlers match in the semifinals.



The Jokers StraightBlackBall and the Jonny's Crazy 8 collide next week with the winner moving to the finals on April 19.

In the Thursday League, the final matches tomorrow would determine the champion with National Alamo Car Rental holding a 145-102 card against the 144-103 slate of the Homeboyz.

The standins were updated after the Homeboyz's 7-6 edging of Alamo last Thursday.

The Jokers WildBoyz also has a shot at the title following a 12-1 thumping of the Rack 'N' Roll. It improved to 141-106, while its opponent dropped to 100-147. Wild Bill's (129-116) downed cellar dweller Jonny's Team SCS (82-165), 7-4, in the other match.

ers are ahead with its 2-2-1 slate. The Blasters (2-1-1), Divas (2-1-2), Kickers (2-0-3), and Lady Birds (1-2-2) complete the field. Futsal games are slated every Friday at the TSL Sports Complex.

"We are getting good feedbacks from the women's leagues that we are supporting and these make us happy and proud as we are making things happen for these players. There are good results and these are worthy of our support. We are still committed to the program next year and hopefully beyond that," Kretzers said.

The \$10,000 that Kretzers handed over to NMIFA was part of the \$30K, three-year sponsorship deal it inked with the local football association's women's program.

The \$5,000, on the other hand, was the third donation for the Gillette Multipurpose Gymnasium, which according to Tolentino will undergo repairs next month.

The flooring at the basketball court and the futsal pitch will be replaced, while ceilings will be repaired. The facilities sustained some damage from Typhoon Soudelor that struck Saipan in August last year.

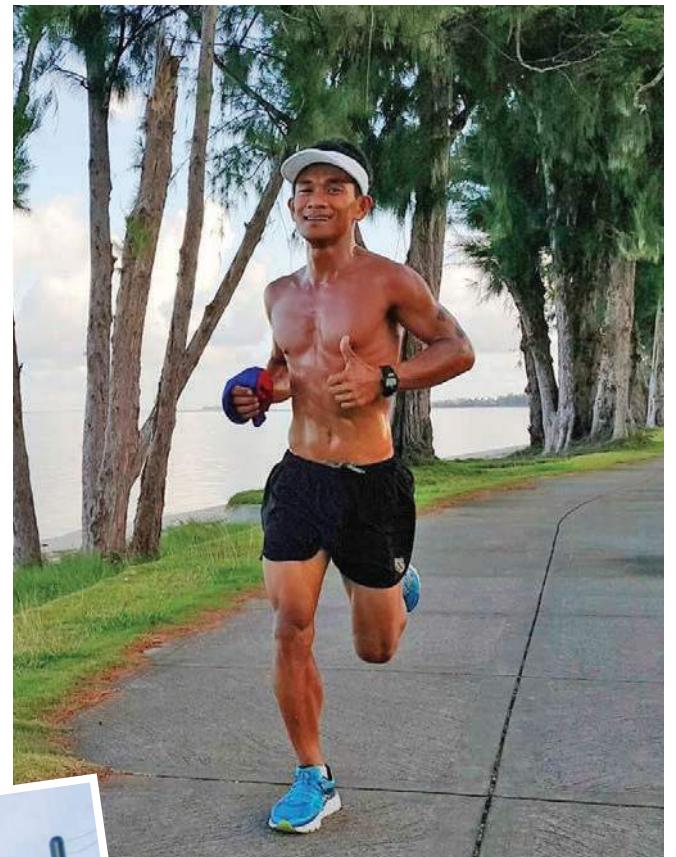
"We are very grateful to D&Q Saipan for their continued support. Part of their donation will be used in the repairs of our facilities, which host tournaments participated in by members of our sports community. We will try our best to improve these facilities to better serve our athletes and the community," Tolentino said.

Saipan Aquathlon and Pathway 5K/10K Run

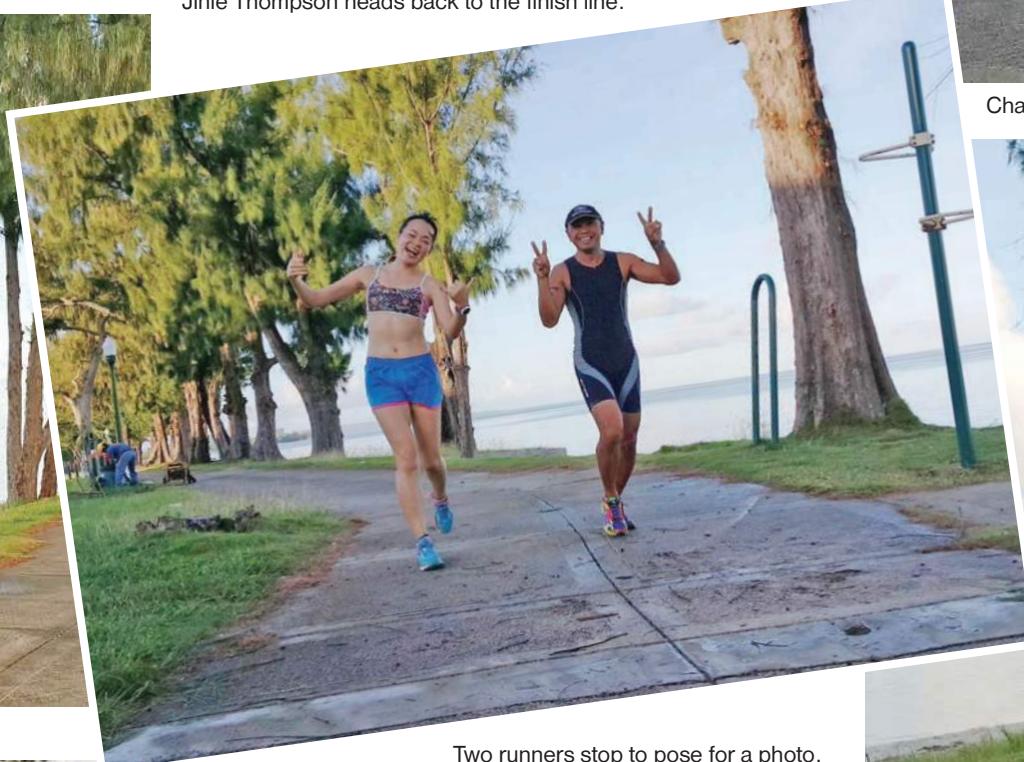
CONTRIBUTED PHOTOS



A young runner cruises along Beach Road during last Saturday's Saipan Aquathlon and Pathway 5K/10K Run



Bel Tan runs back to the finish line.



Two runners stop to pose for a photo.



Mamiko Berger navigates the 10K course.



Christian Villacrusis tackles the run course of the aquathlon event.



A participant runs barefoot as he heads to the turnaround point of the course.



Angel Marie Tan nears the turnaround point of the run leg of the aquathlon.



Jenkins beats
buzzer and UNC
for national title

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Saipan Tribune Sports

Story makes
history in
Rockies win

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28 WEDNESDAY, APRIL 6, 2016

SAIPAN TRIBUNE

Kagman keeps unbeaten record



ROSELYN B. MONROYO

Kagman's Andrew Palino goes for a fast-break layup against Wong's Deether Edralin during the fourth quarter of their U18 game in the Diaz youth caging last Monday at the Gilbert C. Ada Gymnasium.

By ROSELYN B. MONROYO
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REPORTER

Kagman Risers gained two more wins to retain its perfect record in the U18 division of the Inaugural Frank M. Diaz Memorial Youth League.

The latest victory was the 96-22 thrashing of Wong last Monday at the Gilbert C. Ada Gymnasium. The other one was recorded against Rollers White, 66-58, last Thursday. Kagman is unbeaten in four games.

Kagman passed an acid test against Rollers White—the

best among the three teams Rollers Basketball Club is fielding in the league. Don Lizama helped Kagman make the grade against Rollers White after scoring the team's last 6 points that sealed the win for the division leader

Lizama was one of the double-figure scorers in Kag-



man's close victory over Rollers White, as he finished with a team-high 15 points. Melvin Sakisat and Mike Muna backed him up, adding 12 and 10, respectively.

The Kagman-Rollers White tiff was a seesaw battle with the former taking a 15-10 lead after the first period. Rollers White then grabbed the upper hand in the second canto, 29-28, thanks to Melvin Deo-

See KAGMAN on Page 26

Mamiko leads winners in TRAC event

Mamiko Berger registered the fastest time in the longest race in last Saturday's Saipan Aquathlon and 5K/10K Pathway Run.

Berger, who is prepping up for next week's Saipan Marathon, completed the 10K run from Kilili Beach to Bank of Guam and back in 40:43 to take the overall championship and rule the women's field. She defeated Ayano Braxton, who clocked in at 54:42,

and the Top 3 finishers in the men's open field.

Charlie Sendin was the first placer in the men's open after submitting 43:11 and downing Zhao Chenxi (43:54) and Robin Sapong (49:20).

In the age group competitions, Rui Shiyan topped the boys U19 after logging 1:00:00. Joshua Castro (1:01:57), Mark Isip (49:40)

and Edmund Basa (50:20) won in the 30 to 39, 40 to 49, and over 50 divisions, respectively, while Tiffany Lin prevailed in the 30 to 39 age group.



In the 5K race, which also started at Kilili Beach with a turnaround point at Quartermaster Road, Chen Haoyu was the fastest at 20:30 to take the open division crown in the men's field, while Bel Tan reigned in the women's division with her 31:49.

David Sai clocked in at 25:13 to gain top honors in the men's U19 division, while other first place finishers in their respective age groups were 30 to 39's Nap Dizon (23:47), 40 to 49's Gary Bandoya (22:50), and over 50's Ariel Lansangan (24:40). In the women's field, Jinie Thompson ruled the U19 division after registering 33:50, while Vernice Ronda won in the 30 to 39 age group after checking in at 44:46.

In the aquathlon, Wang Enfeng and Angel Marie Tan were the top finishers. Wang completed the 1K swim and 3K run (from Kilili Beach to Beach Road across the Mayor's Office) in 37:02 to beat Christian Villacrusis (40:16) and Adrian Libayan (44:16). Angel, on the other hand, recorded 48:24 to finish ahead of Atsuko Sato (53:11) and Jinju Thompson (54:05). (Roselyn B. Monroyo)

D&Q Saipan, Dove turn in \$15K donations

By ROSELYN B. MONROYO
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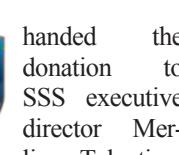
D&Q Saipan turned over \$15,000 to Northern Mariana Islands Football Association

and Saipan Soccer School to show its continued support to the groups' programs and activities. NMIFA received



the \$10,000 donation from D&Q and Dove for the former's women's program, while the \$5,000 was for the Gillette Multi-

purpose Gymnasium, which houses the SSS's futsal pitch and basketball/volleyball courts at the TSL Sports Complex. D&Q Saipan resident manager Max Kretzers



handed the donation to SSS executive director Merlie Tolentino, while D&Q Saipan regional sales manager Marilyn Marron turned in the \$10K to NMIFA general secretary Ross Zapanta.

"This is a very big help to our women's program, especially, this year, as we will be busy with a lot of off-island tournaments and two training camps, plus our ongoing Dove's women's football and futsal leagues," Zapanta said.

NMIFA will be sending its U14 squad and women's team to East Asian Football Federation-sanctioned competitions and its U16 and U19 groups to Asian Football Confederation-organized tournaments this year. The association will also have training camps in Guam and

See D&Q on Page 26



NMIFA general secretary Ross Zapanta, left, receives the \$10,000 check donation from D&Q Saipan regional sales manager Marilyn Marron during a brief turnover ceremony yesterday at the JP Centre Building.



D&Q Saipan resident manager Max Kretzers hands over the \$5,000 check donation for the Gillette Multipurpose Gymnasium to Saipan Soccer School executive director Merlie Tolentino during a brief ceremony yesterday at the JP Centre Building.